

Schedule of Bank Charges

January to June 2013

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Particulars	Charges	SL Code	
		CBS	UniBank
A. REMITTANCES			
1) Cashier's Cheque			
a) Issuance of Cashier's Cheque Through A/c Through Cash: (For non account holder) Up to Rs.100K Above Rs.100K	Rs. 150/- (flat)	54200100	64038
b) Cancellation of Cashier's Cheque	Rs. 225/- (flat) 0.2% or Min Rs. 300/-	54200150	064040
c) Issuance of Duplicate Cashier's Cheque	Rs. 300/- (flat)	54200100	064038
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.	Same as 1(a) above 0.50% of fee / dues or Rs.25/- per instrument whichever is less.	54200100	064038
2) Inter Branch Online Transactions-Both Within City & Intercity			
a) Cash Deposits (Charges are to be recovered from the Depositor)		54200200	064040
i) Within City	Free		
ii) Intercity	0.10%, Min. Rs. 250/-		
b) Online Funds Transfer (Charges are to be recovered from the remitter)		54200200	064040
i) Within City	Free		
ii) Intercity	0.10%, Min. Rs. 250/-		
c) Cash Withdrawals (Charges are to be recovered from the Beneficiary)		54200200	064040
i) Within City	Free		
ii) Intercity	0.20%, Min. Rs. 300/-		
3) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer		54200150	064040
a) Within City	Free		
b) Intercity	USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/-		
4) DD/MT/PO Cancellation Charges	Rs. 500/- (flat)	54200150	064040
5) Issuance of SDR (Security Deposit Receipt) (Complete waiver on issuance of SDRs amounting Rs. 50,000/- and above on the discretion of the Branch Manager).		54200300	064064
Through A/c	Free		
Through Cash	Rs. 350/- (flat)		
6) Duplicate SDR / TDR / FDR Issuance Charges	Rs. 200/- (flat)		
7) Rupee Travelers Cheques			
a) Issuance of Rupee Travelers Cheques	0.10%, Min. Rs. 100/-	54200400	064064
b) Refund in Lieu of Lost Rupee Travelers Cheques	Rs. 500/- per application	54200450	064012

Note:

- Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered
- See Page 10 & 11 for waivers on Business Partner and Business Partner Plus Account.
- ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities & all online transactions should be treated as within city.
- The Inter Branch (account to account) Foreign Currency Funds Transfer facility will be available on CBS branches only.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- For Inter Branch Online transaction, OBC charges would not apply.

Particulars	Charges	SL Code	
		CBS	UniBank
B. BILLS			
1) Clean (including cheques / dividend warrants / Bank Drafts/ Intercity clearing through NIFT/ OBC Centers /APC etc). Intercity Clearing Charges	0.25%, Min. Rs. 250/- Max Rs. 10,000/- Rs. 300/- (flat) (Including NIFT charges)	54201450	064010

- In case urgent collection of Local cheque of Rs. 0.500 mln and below, additional charges of Rs. 200/- per collection and above Rs 0.500 mln, additional charge of Rs 300 mln per collection is to be recovered.
- 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.
- Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.
- Trunk call charges will be extra, if fate of the instrument is asked for by telephone.
- 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.
- 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	0.40%, Min. Rs.500/- plus markup from the date of purchase to the date of payment	54206300	064010
b) Other cheques / demand instruments (like Dividend Warrants)	0.60%, Min Rs.250/-	54206300	064010
c) i) Returning charges for documentary /clean collections from payee account in case the instruments are returned unpaid	Rupee Account - Rs.400/- per transaction FCY A/c USD 10/- per transaction	52700430	060004
ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid	Rupee account - Rs.400/- per transaction F.C. Account - USD 10/- per transaction		
d) Mark-up shall be applied as under on bills purchased / negotiated:		52700430	60004
i) If retired upto 21st day from the date of purchase	54 paisas per Rs.1,000/- per day on actual finance.		
ii) If retired during next 210 days	54 paisas per Rs. 1,000/- per day plus Bank's commission @10/- paisa per Rs. 100/-		
e) Storage charges	i) Free, if cleared within 3 days of its receipt by the branch. ii) Rs. 1/- per packet per day Min Rs.50/-	54206300	064010

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
C. i) 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.			
a) Project evaluation / Appraisal fee	On case to case basis as per agreement with the party. Plus FED charge to be recovered	54202000	078024
b) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)	On case to case basis as per agreement with the party. Plus FED charge to be recovered	54202050	078040
c) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party. Plus FED charge to be recovered	57800600	80006
d) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party. Plus FED charge to be recovered	54202100	078042
e) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party. Plus FED charge to be recovered	54202150	078042
f) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party. Plus FED charge to be recovered	54202150	078042
2) Evaluation charges of property for security Purpose	At Actual	54202000	078042
3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities		54202200	078057
Upto Rs. 1 mln	Fresh/ enhancement/ renewal CA Rs. 5,000/- 0.7% of facilities amount, whichever is higher.		
Above Rs.1 mln and upto Rs.100 mln	Fresh/ enhancement/ renewal CA Rs. 7,500 or 0.05% of facilities amount, whichever is higher.		
Above Rs. 100 mln	Negotiable with subject to a minimum of Rs. 50,000/-		
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	064016
b) Godown staff salaries of Godown Keepers / Chowkidar.	At Actual	54202250	064016
c) Godown Inspection Charges	Shall be credited to Bank's Income Account	54202250	064016
i) Within municipal limits or within a radius of 10 kilometers from the branch		54202250	064016
Stock Value Upto Rs.1 mln	Rs.200/-		
Stock Value Above Rs.1 mln to 5 mln	Rs.500/-		
Stock Value Above Rs.5 mln to 10 mln	Rs.1,000/-		
Stock Value Above Rs.10 mln	Rs. 2,000/-		
	Plus actual conveyance charges (Max. one visit per month)		
ii) Outside the above limits	T.A. & D.A. as per rules. Applicable to staff only in addition to charges at "c (i)"above	54202250	064016

Particulars	Charges	SL Code	
		CBS	UniBank
iii) Seasonal lending (cotton, rice etc.) Stock Value Upto Rs.5 mln Stock Value Above Rs.5 mln	Rs.300/- Rs.500/- Plus T.A. & D.A. as per rules. Applicable to staff only	57800700	080010
d) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered			
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
iii) CIB Report	For Consumer Rs.100/- (flat) Rs. 300/- other than consumer		
e) Other Incidental Expenses: Insurance Premium, Legal Charges etc.	At Actual	57800500	080004
f) Handling charges on marking of lien on Govt. Securities	Rs.500/- (flat) per customer	54202300	079022
g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	079022
5) Other Charges on Advances			
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	57800500	080004
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction	57800500	080004
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs.2,500/- (flat) per property	57800500	080004
b) Vacation of Charges	Rs.1,000/- per property	57800500	080004
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	57800500	080004
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	57800500	080004
8) Agri Proposal Processing Fee on Booking of New Customers/Fresh Facility or Enhancing the Limit	i) Rs.1 000/- for Fresh Farm Loans/Enhancements of limits up to Rs.1 mln ii) Rs.2,000/- for Fresh Farm /Enhancements of limits exceeding Rs.1 mln iii) Rs.3,000/- for all Non Farm limits (Fresh / Renewals / Enhancements)	54202200	064095

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
C. ii) UBL BUSINESSLINE			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified, Plus FED Charge	54202200	064078
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202200	064078
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	080006
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54202200	064078
5) Late Payment Charges - Businessline	2% on outstanding principal, if not specified.	54205550	064079
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified		
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.		064068
8) Partial Payoff	As per the loan documents, or Max 6 monthly installments. Penalty charges apply on amount exceeding Rs. 50,000/- or 6 monthly installments. 8% for Year 1, 5% for Year 2, 3% in Year 3 & onwards if not specified	54205550	064081
9) Pre-payment Penalty (Full Payoff)	As per the loan documents, Less than 1 yr: 8%, 1-3 yrs: 5%, 3-20, yrs: 3% if not specified	54205550	064081
10) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	064050
11) Refund CCs	Regular CC charge as per page no. 1, Item No. 1 (a) will apply for all consumer refunds.	54200100	064038
12) Line Renewal Charges - Businessline	As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher if not specified	54202200	054049

Note:

- These Charges are quoted by the vendor & are subject to change.
- In addition to above, commission/service charges courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Govt. levies will also be recovered including FED.

Particulars	Charges	SL Code				
		CBS	UniBank			
D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS						
1) Refund to unsuccessful applicants for IPOs a) For A/c holder b) For non A/c holder	Free - A/c Credit Same as Cashier's Cheque (Ref page No.1,(1-a)	54202750	079023			
2) Sale and purchase of shares and securities	Rs. 500/- flat per transaction	54208050	064050			
3) Shares and securities held in safe custody (to recovered on quarterly basis)	Rs. 850/- flat per transaction	54208050	064050			
4) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	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/-	54208050	064050			
5) Withdrawal fee on Govt. Securities	Rs.10/- per scrip, Min. Rs.50/-	54208050	064050			
6) Charges for collection of interest / return / dividend	0.30% on amount of interest /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs.8,000/-	54208050	064050			
7) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	064050			
8) NIFT charges on the Dividend Warrant	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	Rs.20/- per scrip	54208050	064050			
10) Public flotation of shares / Modaraba Certificates / Offer for sale of shares / Disinvestment / Term Finance Certificates	Commission @ 1.0% of total amount of successful applications plus out pocket expenses, Min. Rs.25,000/- (subject to negotiation of rate based on volume of business)	54208050	064050			
11) Issue of Right shares	Commission @ 0.50% on aggregate amount of total successful applications, plus out of pocket expenses, Min. Rs.15,000/- (subject to negotiation of rate based on volume of business)	54208050	064050			
12) Articles in safe deposit - Envelopes	Rs.2/- per 25 square inches or part thereof, Min. Rs.300/- per quarter	54208050	66006			
13) Lockers						
Safe deposit lockers fee to be recovered in advance at the commencement of the period						
a)						
	Small	Medium	Large	Extra Large		
Annual fee	2,500/-	3,500/-	5,500/-	6,500/-	54208050	066001
Key Deposit (One time only)	2,000/-	2,500/-	3,000/-	4,000/-	54208050	066007
b) Late payment charges (plus over due yearly rent) *Late payment charges will be taken once annually after rent is overdue for more than 30 days	10%* of the applicable annual locker rent every year	54208050	066001			
c) Breaking Charges	Rs.2,500/- (flat) per Locker	54208050	066001			
14) Investor Portfolio Securities (IPS) Account - Domestic Clients		54202600	065015			
a) Custodial Charges	Free					
b) Transaction Charges (Sale & Purchase)	Free					
c) Security Movement/Transfer Charges	Free					
d) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement					

Particulars	Charges	SL Code	
		CBS	UniBank
15) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)			
a) Custodial Charges	Upto Rs.100/- min - 0.05% p.a. per issue Above Rs.100/- min 0.025% p.a. per issue	54202600	065015
b) Primary Market Participation Fee	5 bps per transaction	54202600	065015
c) IPS Statement	Quarterly Free: On Demand Rs. 100/- per statement	54202600	065015
d) Security Movement/Transfer Charges	Rs. 500/- per transaction	54203000	064008
Note: <ul style="list-style-type: none"> • In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) • Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. • In addition to the charges above, all applicable Government levies will also be recovered. 			
E. GUARANTEES			
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills,	Rs.1,500/- (flat)	54203050	064008
2) Guarantees secured by cash margin / lien over deposits	0.50% per quarter or part thereof, Min. Rs.500/-	54203100	064008
3) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members	54203150	064008
4) Other Guarantees Where total volume of guarantees being issued on behalf of customer during a calendar year is:	(Quarter will start from the date of issuance of Guarantee)		
(a) Upto 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		
5) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Min USD 100 Guarantees, etc.	As per Other Guarantees, Clause 4, above (commission subject negotiations with clients and correspondent arrangements) Min USD 100	54203200	064052
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. 100 USD	54203200	064052
6) Amendment	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: USD 75 or commission at rates specified under item 5 (a) and (b) above, if amendment involves increase in amount or extension in period.	54203150	064008

Particulars	Charges	SL Code	
		CBS	UniBank
7) Service charges for handling claims lodged by beneficiary			
a) Guarantees issued at customer's request within Pakistan	Rs 1,800/- (flat)	54206800	064071
b) Guarantees issued at request of foreign banks / back to back	USD 120 (flat)	54206800	064071
c) Guarantees issued by banks abroad at our request	USD 120 (flat)	54206800	064071

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 courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

F. LOCAL TRADE BUSINESS

1) Local Imports LC			
a) Inland Letters of Credit issuance	Upto 0.4% per quarter or part thereof Min Rs. 2,200/-	54206000	064005
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus commission as per item above if increase in amount.	54206050	064049
c) Swift Charges			
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher	57800400	078025
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Courier Charges	Rs.200/- per LC & Amendment	57800250	080005
e) Duplicate Advices	Rs.350/- per duplicate advice	57800500	064049
f) FED invoice certificate	Rs.1 ,000/- per certificate	54206850	064005
g) Inland LC Cancellation Charges	Rs.2,000/- plus swift and communication charges	54206100	064049
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	54206300	064003
ii) Retirement of Bills			
• If retired within 3 days from the date of lodgment in PAD	60 paise per Rs.1,000/- per day from the date of negotiation	52700430	060002
• If retired after 3 days from date of lodgment in PAD	65 paise per Rs. 1,000/- per day from the date of negotiation plus Bank's commission @ 0.25% on the PAD amount created		
b) Usance Bills			
i) Collection Charges	0.40% per bill Min. Rs.1,200/-	54206300	064003
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 realization from the date of expiry of LC	54206300	064003
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54206300	064003
d) Inland LC Documents Returned Unpaid	Rs.3,000/- plus swift & courier charges	54206300	064003
e) Duplicate Advices	Rs.350/- per duplicate advice	54206850	064046
f) FED Invoice Certificate	Rs.1,000/- per certificate	54206850	064046
g) Handling of Inland LC Documents with Discrepancies	Rs.3,000/- (flat) plus swift & communication charges	54206300	064003

Particulars	Charges	SL Code	
		CBS	UniBank
h) Issuance of Business Performance Certificate of Previous Years at the Customer's Request	Rs.3,000/- (flat) per Certificate	54206850	64003
3 a) In Land Export LC Advising			
i) LC Advising	Rs.1,200/- (flat)	54206450	064031
ii) LC Amendment Advising	Rs.800/- (flat)	54206500	064049
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	080001
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	064051
b) Collection of Documentary Bills drawn under inland	0.40%, Min Rs 1,000/-		
i) Above, mark-down for every 15 days from the date of purchase till the date of maturity	0.90%, Min Rs 1,000/-	54201200	064034
ii) If discounted later on, marked down rate to be obtained from treasury through business		54201200	064034
c) Documentary bills drawn against Inland Letter of Credit Sight bills			
i) Negotiating End	Commission @ 0.50% Min Rs. 1,000/- Plus markup as per DAC or approved by Group / Business Head from date of Negotiation till realization. (Regular Bill period / tenor may be defined 07 days or 12 days whichever agreed by all stakeholders)	54201200	064034
ii) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	064034
iii) If negotiation is restricted to some other bank	Rs. 500/- (flat) per bill will be charged by the forwarding branch	54206600	064034
iv) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	080001
d) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	064049
e) FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	064049
f) Negotiation of documents drawn under Inland sight Letter of Credit. If proceeds not realized / credited to our customer's account within agreed period (i.e. 7 days / 12 days) then overdue mark-up is applicable to customer	If Realized after agreed period / tenor as mentioned above then overdue Markup @60 ps per Rs. 1,000/- per day to be charged or as per DAC (if mentioned) or approved by concerned Group/ Business Head.	52600310	001011
g) Negotiation (Usance) (Delayed Realization) If payment of inland/local bills realized within 03 days, no mark-up to be charged. In case proceeds not realized/credited to our customer A/c 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 than mark-up will be charged	Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged	52600310	001011
h) Export LC Cancellation	Rs. 1,500/- plus swift & communication charges	54206100	64047

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) on FPAD created amount in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date of maturity till the date of payment.
- 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
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable government levies will also be recovered

Particulars	Charges	SL Code	
		CBS	UniBank
G. MISCELLANEOUS CHARGES			
1) a) Telephone	Actual, Min Rs.100/-	57800100	081001
b) Fax	Actual, Min Rs.100/-	57800100	080002
c) Postage	i) Local (Within City) Actual, Min Rs. 50/-,	57800200	080001
	ii) Inland (Intercity) Actual, Min Rs. 75/-	57800200	064031
d) Courier	Actual, Min Rs.100/-	57800200	080005
e) Courier charges for Account Opening	Free	57800200	080008
Welcome Pack / Cheque Book / MegaWallet			
Debit Card			
2) a) Delivery of Statement of account (Mandatory)	Free		
b) Duplicate/On-Demand Statement of Account	Rs. 35/- per statement	54203500	079024
3) Issuance of SBP/ NBP cheques / Special Clearing	Rs.500/- per cheque	54203550	64017
4) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System			

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/-

5) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per instance	54203600	064019
6) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	079024
7) Service charges for same day collection/clearing cheque greater than 500,000/-through NIFT	Rs. 500/- (flat) per instrument	54203650	80009
8) Stop payment charges of Cheque /TT/RTC	For PKR. A/c - Rs. 300/- (flat) per instruction* For F.C A/c - USD 5 or equivalent per instruction*	54202650	079011
*One instruction may include advice for series / multiple instruments.			
9) Charges for cheque return unpaid	PKR 400/-, USD 5/- GBP 2.5/-, EUR 2.5/- AED 15/-, SAR 15/-	54203700	64080
10) Cost of Issuance of all Currency Cheque Books			
a) MICR	Rs. 7/- per leaf	54203750	64022
b) NON - MICR	Rs. 15/- per leaf	54203750	064062
Note: UBL First Minor Account Cheque Book (25 Leaves) is Free and subsequent ones will be charged			
11) Service charges where the amount of deposits are below the required balance		54203800	078001

	*Service Charges per Month	Monthly Average Balance
LCY Current A/c		
Business Partner	50/- (including FED)	10,000/-
Business Partner Plus	50/- (including FED)	25,000/-
FCY CASA & FCY Uniflex		
USD	5/- Plus FED	500/-
EURO	4/- Plus FED	400/-
AED	20/- Plus FED	2,000/-
GBP	3/- Plus FED	300/-
SAR	20/- Plus FED	2,000/-

Particulars	Charges	SL Code	
		CBS	UniBank
* Exemption to : i) Students ii) Mustahiqueen of Zakat iii) Employees of Govt/Semi-Govt institutions for salary and pension purpose, including widows / children of deceased employees eligible for family pension / benevolent fund grant etc. iv) UBL Basic Banking Account (UBL BBA) holders. v) Accounts related with Zakat Collection & Disbursement vi) Unclaimed deposits after maturity of ten years. vii) Earthquake affected areas (BPRD Letter No. 28 of October 10, 2008) viii) All UBL Staff Accounts wherein salary are Credited. ix) All singly operated accounts of retired staff of the bank wherein pension, benevolent grant, medical bills reimbursed. x) Dormant Accounts xi) UBL First Minor Saving Accounts xii) School Management Committee A/cs. (Only for Sindh - BPRD Circular No. 02 of Jan 25, 2010) xiii) UBL e Transaction Accounts for OMNI Agents. xiv) UBL Wiz Cards xv) All regular PLS Saving Accounts			
12) a) Salary & Pension disbursement charges.**	Rs.75/- from remitting organization's main account under agreement per month where salary / pension is credited.	54203850	064018
b) Pay Partner-Salary (and other) disbursement.	Min. Rs. 75/- per transaction (or as per contractual terms)	54208620	064014
** No charges to be recovered from Govt. and Semi Govt. Organizations and their employees / retired employees.			
13) Photocopy of a paid cheque returned to customer		54203900	079025
Within 1 year	Rs. 200/-	} Charges per } Cheque	
Above 1 year	Rs. 1,000/-		
14)			
BUSINESS PARTNER WAIVER GRID (For Individual, Sole Proprietorship, Partnership & Government Accounts only)			
Waiver Per Month Applicable On Overnight / Avg. Balance of Rs. 250,000/- & above			
Services	Waiver (see note below)		
Issuance of MT	5		
Issuance of CC	5		
Cancellation of P.O,CC, DD or MT	5		
Duplicate CC	5		
MegaWallet Debit ATM Card Annual Fee	Free		
Clean Bills for Collection/Intercity Clearing	5		
Issuance of Cheque Books	1 Cheque Book of 50 leaves Free		
Cheque Return Unpaid from Payee Account	5		
Uni Remote 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:

- Waiver per month applicable on overnight/average monthly 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 discretion.
- First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized).

Particulars	Charges	SL Code															
		CBS	UniBank														
15)	BUSINESS PARTNER PLUS																
	Services	Wavier															
	Online IBTS / UniRemote Transactions Country Wide	Free															
	MegaWallet Debit ATM Card Annual Fee	Free															
	Issuance of Cashiers 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/Intercity Clearing	Free															
	Duplicate Cashier's Cheque	Free															
	Duplicate Account Statement	Free															
	Issuance of RTC	Free															
Note: For Business Partner Plus monthly average balance is Rs. 25K. Services charge as per point No.12 above will be levied for non maintenance of balance.																	
16) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per trip	54208050	064050														
17) Credit information report including credit report on Foreign Supplier / Buyers			78029														
a) Within City Report	Rs.1,200/- payable by Agents plus Rs.500/- service charges																
b) Foreign Report	Actual Foreign Agents charges equivalent in Pak. Rupees Plus Rs. 600/- service charges																
c) If requested by Banks/DFIs.	Free																
18) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs.200/-per attempt	54204050	64020														
19) Emigration Certificate	Rs.150/- per certificate	54204100	079026														
20) Proprietorship Certificate	Rs.150/- per certificate	54204100	079026														
21) No Objection Certificate (NOC)	Rs.150/- per certificate	54204100	079027														
22) UBL Basic Banking Account Transaction Charges	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.	54203150	079027														
23) Statement of Profit Earned & WHT / Zakat Deduction	Rs. 150/- per certificate	54204500	079024														
24) Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c			079028														
	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Rupees per transaction</th> </tr> </thead> <tbody> <tr> <td>UBL UniFlex PLS A/c</td> <td>Rs.100/-</td> </tr> <tr> <td colspan="2">UBL FCY UniFlex A/c:</td> </tr> <tr> <td>USD A/c</td> <td>USD 5/-</td> </tr> <tr> <td>EURO A/c</td> <td>EURO 4/-</td> </tr> <tr> <td>AED A/c</td> <td>AED 20/-</td> </tr> <tr> <td>GBP A/c</td> <td>GBP 3/-</td> </tr> </tbody> </table>	Particulars	Rupees per transaction	UBL UniFlex PLS A/c	Rs.100/-	UBL FCY UniFlex A/c:		USD A/c	USD 5/-	EURO A/c	EURO 4/-	AED A/c	AED 20/-	GBP A/c	GBP 3/-		
Particulars	Rupees per transaction																
UBL UniFlex PLS A/c	Rs.100/-																
UBL FCY UniFlex A/c:																	
USD A/c	USD 5/-																
EURO A/c	EURO 4/-																
AED A/c	AED 20/-																
GBP A/c	GBP 3/-																
Transaction limit charges are applicable on any withdrawal above the threshold of three debit transactions in one calendar month (No charges on credit transaction)																	
25) Charges for verification of account balance to third party based on customer's consent (Exemption for: Students applying for visa to proceed for Foreign Education)	Rs. 250/- per verification	54204500	079024														
Note:																	
<ul style="list-style-type: none"> • Electronic Banking / Cash Management UBL provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis. • In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) • Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. • In addition to the charges above, all applicable Government levies will also be recovered. 																	

Particulars	Charges	SL Code	
		CBS	UniBank
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) Cash Withdrawal			
i) Within City	Free		
ii) Intercity	Free		
4) Bills Collection			
a) Clean (including Cheques/Dividend Warrants/ Bank Drafts/Intercity Clearing through NIFT/ OBC Centres / APC 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 Debit MasterCard (with basic ATM withdrawal insurance coverage)	Free		
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum		
9) Signature Priority Pass Fee			064074
a) Membership/Annual Fee	Free		
b) Supplementary Priority Pass Fee	USD 10/-		
c) Airport Lounge Visit Fee	USD 35/- per visit		
10) Stop payment charges for cheque / DD / RTC / 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 Mln (For Current A/c) and Rs. 2 Mln (For Saving A/c). Equivalent amount of required balance and charge applicable for FCY account).	PKR 1,000/- USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	54204300	065016

Note:

- Apart from this, all banking service charges will be levied as per current SOC.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
A. IMPORT			
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/- and above	1/8% (0.125%) of the value of the Letter of Credit. 1/16% (0.0625%) of the value of the Letter of Credit.	54206000	064048
2) Non-reimbursable Letters of Credit under barter / aid / loans / authorization to pay	3/8% (0.375%) irrespective of the value of the Letter of Credit.	54206000	064048

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
- 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, 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 / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

BRANCHLESS BANKING
A. Service Fee at UBL Omni Dukaan*

Utility Bill Payment	Free
Mobile Voucher Purchase	Free
Mobile Top up	Free
Cash Deposit (within A/c opening area)	Free

Cash Deposit (outside account opening area)

Slab Start	Slab End	Fee (Rs.)
1	1,000	48/-
1,001	2,500	96/-
2,501	4,000	136/-
4,001	6,000	184/-
6,001	8,000	232/-
8,001	10,000	280/-
10,001	13,000	320/-
13,001	15,000	360/-
15,001	20,000	408/-
20,001	25,000+	456/-

UBL Omni Money Transfer

Slab Start	Slab End	Fee (Rs.)
1	1,000	60/-
1,001	2,500	120/-
2,501	4,000	170/-
4,001	6,000	230/-
6,001	8,000	290/-
8,001	10,000	350/-
10,001	13,000	400/-
13,001	15,000	450/-

Cash Withdrawal

Slab Start	Slab End	Fee (Rs.)
1	500	3/-
501	2,500	6/-
2,501	4,000	21/-
4,001	7,000	41/-
7,001	10,000	64/-
10,001	15,000	94/-
15,001	20,000	131/-
20,001	25,000	169/-

*All mentioned amounts in PKR Fee are inclusive of all Taxes.

Particulars	Charges	SL Code	
		CBS	UniBank
A. 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 Type	Validity (In Days)	Fee	Free Transaction
Omni Monthly	30	Rs. 150/-	1. UBL Omni A/c to Omni A/c Fund Transfer. 2. View Bill. 3. Balance Inquiry.
Omni Semi Annual	180	Rs. 500/-	

Slab Start	Slab End	A/c to Person Transfer	UBL Omni A/c to A/c Transfer
		Fee (Rs.)	Fee (Rs.)
1	1,000	48/-	42/-
1,001	2,500	96/-	84/-
2,501	4,000	136/-	119/-
4,001	6,000	184/-	161/-
6,001	8,000	232/-	203/-
8,001	10,000	280/-	245/-
10,001	13,000	320/-	280/-
13,001	15,000	360/-	315/-
15,001	20,000	408/-	360/-
20,001	25,000+	456/-	405/-

UBL Omni ATM Card (Personalized and Non-Personalized)

Card Name	Issuance/Replacement Fee	Daily Withdrawal Limit**
UBL Omni ATM Card	250/-	40,000/-

Transaction Type	Customer Fee
Bill Payments via SMS	Free
View Bill via SMS	5
Voucher Purchase through SMS	Free
Account Number Enquiry	Free
Bill Nick Addition	Free
Payee Nick Addition	Free
Balance Inquiry	5
Deletion of Bill Nick	Free
Deletion of Payee Nick	Free
Help	Free
Displaying of last transactions	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
Bill Summary display	Free

*All mentioned amounts in PKR, Fee are inclusive of all Taxes.

**Account limits will supersede.

Particulars		Charges
A. UBL Netbanking		
UBL Netbanking		
Package Name	Monthly Transaction Limit	Monthly Subscription Fee
Basic	Free (View only)	Rs.0/-
Bronze	Upto Rs. 5,000/-	Rs. 25/-
Silver	Upto Rs. 50,000/-	Rs. 45/-
Gold	Upto Rs. 100,000/-	Rs. 75/-
Platinum	Upto Rs. 500,000/-	Rs. 150/-
Premium	Upto Rs. 1,000,000/-	Rs. 300/-
Transaction Fee		
Door step cheque through net banking	Rs. 150/- per transaction (FED Included)	
Inter-Bank Fund Transfer	Rs. 150/- per transaction	

B. UBL eTransaction Account

Netbanking monthly subscription fee is waived on E-Transaction A/c subject to maintenance of required balance;

3 Months Average Balance	Bronze	Silver	Gold	Platinum	Premium
Less than 15,000	Rs. 25/-	Rs. 45/-	Rs. 75/-	Rs. 150/-	Rs. 300/-
15,000 - 29,999	Free	Free	Free	Rs. 75/-	Rs. 300/-
30,000 – 49,999	Free	Free	Free	Free	Rs. 150/-
50,000 and Above	Free	Free	Free	Free	Free

Monthly Service Charges Rs. 50/- (FED Included) When average balance is below Rs. 10,000/-

C. UBL NRP Direct Accounts

Initial Deposit Cheque Only

0.6% of the initial deposit or USD 16 whichever is lower

Cheque Clearing Charges

0.6% of the initial deposit or USD 7 whichever is higher

International Mailing Charges

Rs. 2,500/-

Monthly Service Charges

When Monthly Avg balance is below Rs. 50,000

Rs. 50/- (FED Included)

D. UBL Click N Bank (eNRP) Accounts
Monthly Service Charges

When monthly Average balance
a. PKR A/c is below Rs. 30,000/-
b. USD A/c is below USD 500/-

Rs.50/- (FED included)
USD 5/-

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code									
		CBS	UniBank								
F. ATM / DEBIT CARD											
1) General Debit / Prepaid Card Charges											
a) Switch Transaction Fee											
i) Withdrawals on 1 Link ATMs other than UBL	Rs.15/-										
ii) Withdrawals on other Switches	Rs.15/-										
b) International Usage Charges		54204850	064045								
i) ATM Withdrawal	3% of transaction amount										
ii) POS & Internet Purchase											
a) Purchase in Currency other than USD and PKR	Free										
b) Purchase in USD and PKR	3.5% of transaction amount										
c) Balance Inquiry											
i) Within Pakistan from Non 1 Link ATMs	Rs. 5/- per transaction										
ii) From Outside Pakistan	Rs. 50/- per transaction										
d) Internet Usage		54204900	064099								
i) Activation Charges	Free										
ii) Per Session Charges	Rs.100/- (Free for UBL Wiz Internet Card & ACCA Card)										
e) Charge on Declined POS Transaction											
i) For Local - Incase of Low Balance and Excess Over Limit	Rs. 5/-										
ii) For International - Incase of Low Balance and Excess Over Limit	Rs. 35/-										
f) Funds Transfer through ATM	Within UBL Rs. 50/- per transaction Outside UBL Rs. 150/- per transaction		088025								
2. UBL MegaWallet Debit Card & UBL First - Pocket Money Debit Card											
a) Annual Charges		54204750	064063								
	<table border="1"> <thead> <tr> <th>Card Type</th> <th>Basic</th> <th>Supplementary</th> </tr> </thead> <tbody> <tr> <td>UBL MegaWallet Card/Proprietary Card</td> <td>500/-</td> <td>250/-</td> </tr> <tr> <td>UBL First Pocket Money Card</td> <td>Free</td> <td>Free</td> </tr> </tbody> </table>	Card Type	Basic	Supplementary	UBL MegaWallet Card/Proprietary Card	500/-	250/-	UBL First Pocket Money Card	Free	Free	
Card Type	Basic	Supplementary									
UBL MegaWallet Card/Proprietary Card	500/-	250/-									
UBL First Pocket Money Card	Free	Free									
	(with basic ATM Withdrawal Insurance Coverage)										
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- p.a										
c) Card Replacement Fee (upon request)	Rs. 250/- per card	54204750	064063								
3) UBL Wiz Prepaid Visa Debit Cards											
a) i) Card Issuance (One time fee) (with basic ATM withdrawal insurance coverage)	i) Free on deposit of Rs. 10,000/- & above ii) Rs. 100/- for deposit of less than Rs.10,000/-	54204950	088012								
ii) Value added ATM withdrawal insurance	Rs. 1,000/- p.a.										
b) Re-Load Fee											
i) From Branch	Free										
ii) From UBL ATM (From Wiz Card to Wiz Card & From A/c to Wiz Card)	Free										
iii) From UBL Net banking (From A/c to Wiz Card)	Free										
c) Wiz Refund Charge	Rs. 100/-	54204950	088012								

Note:

- No joining fee. Annual fee to be recovered in advance. No refund on account closure
- In addition to above, commission/service charges, courier/postage /fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval from relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
4) UBL Premium Debit Master Card			
a) Annual Fee (with basic ATM withdrawal insurance coverage)			
i) Basic	Rs. 1,000/-		054023
ii) Supplementary	Rs. 500/-		054023
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- p.a		
c) Card Replacement Fee (upon request)	Rs. 250/- per card		
5) UBL Pardes Cards			
a) i) Card Issuance (with basic ATM withdrawal insurance coverage)	Free		
ii) Value added ATM withdrawal insurance (optional)	Rs. 1,000/- p.a		
iii) Re-Load	Free		
b) Switch Transaction Fee Withdrawals on 1 Link ATMs other than UBL Withdrawals on other switches	Rs. 15/- Rs. 15/-		
c) Balance Inquiry i) Within Pakistan from non 1 Link ATMs	Rs. 5/-		
d) Cancellation / Card Replacement Charge (upon request)	Rs. 100/-	54204950	088012
G. UBL GO GREEN			
a) SMS Alert Charges		54204570	079021
i) Basic Service	Monthly Charges of Rs.50/-* (For first 50 SMS) Re. 1 per SMS thereafter		
ii) Premium Service	Monthly Charges of Rs.100/-* (For first 150 SMS) Re. 0.5 per SMS thereafter		
*Mandatory monthly deduction irrespective of number of SMS			
b) e-Statement i) Statement of Account through E-mail	Free		
c) Internet Merchant Acquiring			
i) Membership Fee	Rs. 50,000/- per merchant per annum		054080
ii) Merchant Setup Fee (one time)	Rs. 40,000/-		054081
iii) Discount Rate	3.50% per transaction		054083
iv) Refund/Charge Back Processing	0.78% per transaction		054082

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

H. UBL DRIVE (CAR FINANCING)			
1) Application Processing Charges	As per the loan documents, or Rs. 6,000/- (non-Refundable) if not specified Plus FED Charge		064078
2) Vehicle Evaluation Charges	As per the loan documents, or Rs. 5,000/- if not specified		064082
3) Pre - Payment Charges (Full Payoff)	As per the loan documents, or 8% of principal outstanding if not specified	54205550	064081
4) Late Payment Charges	As per the loandocuments. If not specified, the prevalent Schedule of Charges (SOC) at the time of issuance will be used to determine the charges. Current charges Rs. 1,000/-	54205550	064079
5) Vehicle Re-Possession Charges	Actual incurred by the bank up to a maximum of Rs. 75,000/-		064083
6) Repossessed Vehicle Evaluation Charges	Rs. 1,000/-		064082

Particulars	Charges	SL Code	
		CBS	UniBank
7) Monthly Warehouse Charges	As per the loan documents, or Rs. 5,000/- per vehicle, if not specified	57800800	080011
8) Auction Charges	Rs. 5,000/-	57800800	080011
9) Duplicate Repayment Schedule Charges	Rs. 150/- per instance		054064
10) Duplicate NOC Charges	Rs. 150/- per instance		054064
11) Tracker Management Fee			
a) First Year Advance Monitoring Fee	Up to Rs. 10,000/-		
b) Monthly Monitoring Fee	Up to Rs. 1,000/- per month		
12) Insurance Charges	As per the rate quoted by the Insurance Company		
13) Legal Stamping Charges	At Actual	57800600	080006
14) Request for Duplicate Registration Book	Rs. 500/-		
I. i) UBL CASHLINE			
1) Processing Fee	As per the loan documents, or Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	064078
2) Processing Fee for Lien Marked	Rs. 5,000/-	54202200	064078
3) Annual Charges (Renewal fee)	As per the loan documents, or Rs. 2,000/- if not specified	54202200	054042
4. a) Debit Card Annual Charges	Rs. 500/- for UBL MegaWallet & Rs. 1,000/- for UBL Master Debit Card	54204750	064063
(With basic ATM Withdrawal Insurance Coverage)			
b) Value added ATM Withdrawal Insurance Coverage (optional)	Rs. 1,000/- p.a.		
5) Late Payment Fee	As per the loan documents, or Rs. 1,000/- or 10% which ever is higher, if not specified	54205500	064079
6) Insurance Charges (Credit Protector)	0.2% of total monthly outstanding		078008
7) Legal Stamping Charges	At Actual	57800600	080006
8) Limit Enhancement Fee	Rs. 2,000/-	54202200	054042
I. ii) UBL CASH PLUS			
1) Processing Fee	Upto Rs. 3,000/-	54202200	064078
2) Pre-payment Penalty	As per the loan documents, or 5 % of the remaining outstanding amount if not specified	54205550	064081
3) Partial Payoff Fee	As per the loan documents, or 5 % of the amount being reduced from outstanding principal if not specified	54205550	064081
4) Late Payment Charges	As per the loan documents, or Rs. 1,000/- per installment if not specified	54205500	064079
J. UBL MONEY			
1) Pre-payment Penalty	As per the loan documents, or 8% of remaining outstanding principal amount if not specified	54205550	064081
2) Late Payment Charges	As per the loan documents, or Rs.1,000/- per installment if not specified	54205550	064079
3) Partial Payoff Option Fee	As per the loan documents, or 5% of the amount being principal if not specified	54205550	064081

Note:

- All regular Branch Banking charges will be applied for the transaction through branches
- In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered 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.

Particulars	Charges	SL Code	
		CBS	UniBank
K. UBL ADDRESS			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified, Plus FED Charge	54202200	064078
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202200	064078
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	080006
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54202200	064078
5) Late Payment Charges	As per the loan documents, or Rs. 1,000/- per installment, if not specified	54205500	064079
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified		
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.		064068
8) Partial Payoff	As per the loan documents, or Max 6 monthly installments. Penalty charges apply on amount exceeding Rs. 50,000/- or 6 monthly installments. 8% for Year 1, 5% for Year 2, 3% in Year 3 & onwards if not specified	54205550	064081
9) Pre-payment Penalty (Full Payoff)	As per the loan documents, Less than 1 yr: 8%, 1-3 yrs: 5%, 3-20, yrs: 3% if not specified	54205550	064081
10) Loan Enhancement Charges	As per the loan documents, or Rs. 10,000/- (Address) if not specified	54205200	054042
11) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	064050
12) Refund CCs	Regular CC charge as per page no. 1, Item No. 1 (a) will apply for all consumer refunds.	54200100	064038

Note:

- These Charges are quoted by the vendor & are subject to change.
- In addition to above, commission/service charges courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Govt. levies will also be recovered including FED.

Particulars	Charges		SL Code	
			CBS	UniBank
L.CREDIT CARD				
	Silver & Gold	Platinum		
1) Annual Membership Fee (with basic ATM withdrawal insurance coverage)	Rs. 1,500/- (Silver) Rs. 3,000/- (Gold)	Rs.4,000/-	054021 054022 054073 054065	
2) Chip Maintenance Fee	Rs. 250/- per annum			
3) Annual Supplementary Card Fee (with basic ATM withdrawal insurance coverage)	Rs. 500/- (Silver) Rs. 750/- (Gold)	Rs.2,000/-		
4) a) Platinum Upgrade Fee from Gold and Silver-Basic		Rs.2,000/-		
b) Platinum Upgrade Fee from Gold and Silver-Supplementary		Rs.1,000/-		
5) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum			
6) APR - Retail Transaction	Up to 39%			
7) APR - Cash Advance	Up to 39%			
8) APR - BTF	Up to 24%			
9) APR - LITE Installment Plan	0 % - 39%			
10) APR - Lien Marked Credit Card	Up to 33%			
11) Processing Fee for Lien marked Credit Card	Rs. 5,000/-		064083	
12) Legal Stamping Charges	At Actual		080006	
13) Minimum Monthly Payment	5% of the outstanding balance or Rs. 200/- (whichever is higher)		054005	
14) Cash Advance Fee	4% of the amount withdrawn or Rs. 750/- (whichever is higher)		054006 054071	
15) Late Payment Fee	10% of the minimum balance due or Rs. 1,000/- (whichever is higher)		054017 054018 054066	
16) Over Limit Fee	2% of the over limit amount or Rs. 1,000/- (whichever is higher)		054046 054069	
17) a) Credit Guardian-Mandatory	0.2% of the monthly outstanding balance		054015	
b) Credit Guardian-Optional	0.79% of the monthly outstanding balance		054015	
18) 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			
19) 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			
20) a) 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			
b) Hospital Cash Plan - Deluxe	21-35 years: Rs. 320/- per month 36-50 years: Rs. 529/- per month 51-60 years: Rs.1,200/- per month Each Child 1-20 years: Rs. 300/- per month			
21) Booking Charges - Balance Transfer (Open)	Free		054045	
22) Booking Charges - Lite Installment Plan	Rs. 250/- per transaction		054067	
23) Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs.1,000/- (whichever is higher)		054039	
24) Direct Debit Failure Fee	Rs. 500/-			

Particulars	Charges	SL Code	
		CBS	UniBank
25) a) Card Replacement Fee-Silver & Gold b) Card Replacement Fee Platinum	Rs. 500/- Rs. 1,000/-		054055 054040
26) UBL PSO Auto Credit Card Conversion Fee (for Basic and Supplementary Cards)	Rs. 500/- per card		054040
27) Utility Bill Payment	Up to Rs. 35/- per transaction or Rs. 350/- per annum (per utility company)		054075
28) Limit Enhancement Fee	Rs. 2,000/-		054029 054030
29) Foreign Transaction Charges	3.5% of the transaction amount		062013
30) VISA/ MasterCard Arbitration Charges for Disputed Transactions	USD 500/- or equivalent		208015
31) Refund CCs	Regular CC charge as per page no. 1, Item No. 1 (a) will apply for all consumer refunds		064038
32) Platinum Priority Pass Fee			
a) Membership/Annual Fee	Free		064074
b) Supplementary Priority Pass Fee	USD 10/-		064074
c) Airport Lounge Visit Fee	USD 35/- per visit		064074
33) Global Customer Assistance Service - Fee			
a) Lost & Stolen Card	USD 35/- per request		054040
b) Emergency Card Replacement - VISA Gold & Platinum	USD 250/- per request		054040
c) Emergency Card Replacement - VISA Classic	USD 225/- per request		054040
d) Emergency Cash Disbursement	USD 175/- per request		054040
e) Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request		054040
f) Cardholder Inquiry Service / VISA Assistance Centre	USD 7.50/- per request		054040
M. GENERAL CONSUMER BANKING CHARGES			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		054033 054034
2) Cheque Return Charges	Rs. 400/- per cheque		054055
3) Collection on Customer Call	Rs. 250/- per pickup		054070
4) UBL Airport Lounge Charge	Rs. 800/-*		054038 064074
*Exceptions apply for valued customers			

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, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable).
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
A. IMPORTS			
1) Cash Letters of Credit:		54206000	064004
a) Issuance of Letter of Credit	Upto 0.40% for 1st Qtr or part thereof, Upto 0.25%, for subsequent Qtr, Min Rs. 2,200/-		
2) Revalidation commission	Revalidation commission will be recovered as is applied for opening fresh Letter of credit	54206000	064004
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	Transfer commission will be charged as applicable in case of fresh Letter of Credit	54206000	064004
4) a) Non reimbursable L/C under Barter Aid / Loans and Authorization to pay	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-	54206000	064004
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	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-	54206000 54203150	064004 064008
c) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under Suppliers / Buyers Credit behalf of applicant	Commission @ 1.6% per annum, Min. Rs.2,000/-	54203150	064008
d) L/C cancellation charges	Rs. 2,000/- plus swift & communication charge in actual	54206100	064047
5) Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from Foreign Lenders	Handling charges Rs.7,500/- (flat)	54206150	064047
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	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)	54208000	064047
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	a) Rs.1,200/-per bill (flat) b) Extra Commission @ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.	54206300 52600430	064003 001012
<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 paises PTPD (or as revised from time to time) from the date of maturity till the date of payment.</p>			
8) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	064006
9) L/C Amendment	Rs. 1,200/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) above, if amendment increase in amount or extension in period of shipment.	54206050	064047
10) Contract Amendment	Min. Rs. 1,500/- (flat)	54206250	064047
11) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.	Rs. 1,500/- (flat) Plus service charges @ 18/- paisa per Rs. 100/-, Min Rs. 2,000/- swift Charges Rs. 1,000/-	54206300	064046

Particulars	Charges	SL Code	
		CBS	UniBank
12) Mark-up & commission in case of import bills under Import L/Cs			
a) Mark-up in case of Import bills under Import Letters of Credit	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)	52700430	060002
b) In addition to mark-up as per (12) (a), Bank's commission on the amount (net of margin) for which PAD is created, as under:		52700430	
i) If retired within 10 days from the date of lodgment	No Commission		
ii) If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-		
iii) If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-		
iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-		
13) Import bills returned unpaid	Handing charges USD 100/- (flat) plus courier charges Rs. 2,000/-	54206300	064003
14) a) Collections	Rs.1,500/- (flat), per collection	54206800	064046
b) Import against advance payment to suppliers	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-	54206800 57800400	078025
15) Service charges on retirement of Import bills under L/c's / Contracts			
a) Opened by us where Fx conversion forward is done by us	@ 15 paisa per Rs.100/- Min. Rs.1,500/-	54206400	064039
b) Opened by us where Fx conversion / forward is done by other banks	@ 18 paisa per Rs.100/- Min. Rs.1,800/-	54206400	064039
16) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	080027
17) Handling of discrepant documents under Import L/Cs	USD 70 or equivalent plus swift charges and FED	54206000	064046
18) Issuance of freight certificate for Imports on FOB basis	Rs 1,200/- per certificate	54206000	064046
19) Issuance in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206000	064046
20) Expense Recovery Protest/ Legal Charges	Actual + USD 25	57800600	080006
21) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206300	064046
22) Duplicate advice issuance	Rs.350/- per duplicate advice	54206850	064046
23) FED invoice certificate	Rs.1,000/- per certificate	54206850	064046
24) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	064002
B. EXPORTS			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	064034
2) Letter of Credit			
a) Advising		54206450	064031
(i) Beneficiary in Pakistan	Rs.1,800/- (flat)		
(ii) Beneficiary outside Pakistan	USD 60 (flat)		
b) Amendment Advising		54206500	064031
(i) Beneficiary in Pakistan	Rs.1,000/- (flat)		
(ii) Beneficiary outside Pakistan	USD 30 (flat)		
c) Negotiation of bills against L/C issued under barter / remittance from SBP (rupee bill)	0.30%, Min. Rs.250/-	54206600	064002
d) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	064051
e) Transfer of Export L/Cs	Rs.1,300/-(flat)	54206450	064031
f) Reimbursement payment to other local from non-resident rupee A/c	Rs.500/-(flat)	57800500	080027

Particulars	Charges	SL Code	
		CBS	UniBank
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54206650	064034
b) Commission	Rs. 200/- (flat)	54206650	064002
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	541800800	359018
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	078052
5) If the documents are sent to other banks for negotiation under restricted Letter of Credit	Rs. 400/- (flat)	54206600	064034
6) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	064034
b) Documentary (on which bank does not earn any exchange difference)	Rs. 200/- per collection (flat)	54206800	064034
7) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206600	064034
8) Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency A/c	13 paisas per Rs.100/-	54206600	064034
9) NOC Issued Document transferred against Export document	Rs. 500/- per bill	54206600	064034
10) Freight Subsidy	Rs. 400/- per case	54206600	078053
11) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206750	078052
12) Any Certificate issued in current Financial year including withholding tax certificate		54206850	064034
a) Original	Rs.1,000/- per certificate		
b) Duplicate	Rs. 2,000/- per certificate		
13) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206850	064034
14) Duplicate advice issuance	Rs.300/- per duplicate advice	54206850	064034
15) a) Negotiation of documents drawn under sight Letter of Credit (Delayed Realization) If proceeds not realized / credited to our customer's a/c within 12 days than mark-up is applicable to customer. NICF facility will be charged for any delay beyond	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged	52600310	060008
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 a/c 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	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged	52600310	060008
16) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206420	064002
17) FED invoice certificate	Rs.1,000/- per certificate	54206850	064034
18) Export LC Cancellation	Rs.1,500/- plus swift & communication charges	54206000	064047
19) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206850	064043

• 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 recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	SL Code	
		CBS	UniBank
C. REMITTANCES			
1) Outward			
a) Foreign Travelers Cheques	1% of the amount of travelers cheques sold, Min. Rs. 400/-	54207500	064028
b) i) Remittance abroad through Foreign Currency Account	Commission @ 0.25% per US\$ 1,000 or part thereof, Min.USD 10, Max.USD 100	54207550	064007
ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit	Commission mentioned under (b)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-		
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (b) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c		
iv) Collection for Foreign Currency A/c	0.6%, Min USD 7, Max USD 15		
v) A/c to A/c Funds Transfer of Foreign Exchange Companies in Foreign Currency A/c (having same title of A/c) within UBL Branches (Locally)	Commission @ USD 1 per 1,000/-or part thereof, Min. USD 8, Max. USD 75		
c) Remittance abroad other than through Foreign Currency A/c		54207600	064007
i) Students (for education purpose)	Rs. 200/-		
ii) Service charges against issuance of FMT/ FDD / TC against Pak Rupees (Not applicable on advance payment Imports)	@ 15 paisas per Rs.100/-, Min. Rs. 400/-		
iii) Service charges on issuance of FMT/FDD against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/-		
d) i) FDD / FTT cancellation charges	Rs. 500/- per item	54207750	064007
ii) Under general permission or specific approval of SBP	Rs.250/-		
iii) FDD / FTT cancellation charges against Export	Rs.500/- per cancellation		
e) i) Issuance of duplicate FDD	Rs.400/	54207700	064007
ii) Issuance of duplicate FDD under Export	Rs.500/- (flat)		
2) Inward			
a) Home Remittance	Free		
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/-	54207850	064070
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.	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)	54207850	064070
d) Inward cheques expressed in Foreign Currency drawn on Foreign Currency A/c received from local / upcountry bank's branches for payment in Pak Rupees after conversion at authorised dealers buying TT clean rates	0.15%, Min. Rs.400/-	54207850	064070
e) Clean Collection-Using Foreign Correspondent arrangements			
i) Collection for Foreign Currency A/c or Rupee A/c	0.6%, Min USD 7, Max USD 15 or Equivalent Rupees per collection (in Addition to foreign Bank charges)	54207600 54207550	064070 064070

Particulars	Charges	SL Code	
		CBS	UniBank
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 400/- (flat)	54203700	064080
iii) Postage	Rs. 200/- (flat)	57800200	080001
Note: <ul style="list-style-type: none"> • In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) • Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. • In addition to the charges above, all applicable Government levies will also be recovered 			
D. MISCELLANEOUS			
1) Correspondent Banking charges	At Actual	54208000	078099
2) (Postage / Fax /Telephone / SWIFT and Courier)			
a) Postage (Within City)*	i) Foreign at actual Min.Rs.150/-	57800200	080001
	ii) Within City for Import and Export Rs. 200/-		
b) Postage (Within City-Registered)*	Foreign at actual, Min. Rs.150/-	57800200	080001
*Note: UBL Branches, Joint Ventures and Subsidiaries exempted.	Full SWIFT L/C, Guarantee and Long Messages Min. Rs.2,000/- or actual whichever is higher.	57800100	081001
c) Fax / Telephone / SWIFT	Short SWIFT/ LC amendment Rs. 1,000/- or actual whichever is higher		
d) Courier	Foreign Rs.1,300/-	57800200	080005
3) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	064080
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	USD 5 per USD 1,000 or part there of and Max. USD 15	54203700	064056
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/-	54203700	064056
6) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	064050
7) Credit check at customer's request	Rs.300/-	54206850	078029
8) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	064050
9) Standing instructions charge in Foreign Currency A/c	USD 5 per transaction	54206850	064020
10) a) Negotiation of documents drawn under sight letter of credit	If proceeds not realized / credited to our customer's account within 12 days then markup @ applicable to our customer NICF facility to be charged for any delay beyond 12 days. Incase no NICF facility to the customer then mark up @ 54 paisa per Rs. 1,000/- per day to be charged.	52600301	060008
b) Negotiation (Usance)	If payment Foreign/Local bills realized within 3 days, no markup to be charged. Incase proceeds not realized/credited to our account within 3 days from the date of maturity then markup to be charged from the date of maturity till its adjustment @ applicable to our Customer's NICF facility or as per special approval by the competent authority. Incase of no NICF facility is available to the customer then markup @54 paisa per Rs.1,000/- per day to be charged.	52600301	060008

Particulars	Charges	SL Code	
		CBS	UniBank
11) Issuance of business performance	Rs.2,000/- per certificate	54206850	064050
12) FED Invoice certificate (Export)	Rs.1,000/- per certificate	54206850	064050

Note:

- In addition to above, commission/service charges, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered

IMPORTANT NOTES:
SIGNATURE PRIORITY BANKING CUSTOMERS:

- Please refer to your Priority Lounge Relationship Manager for other applicable waivers on Schedule of Charges, including FCY Accounts.
- Where Online system is down, remittance may be sent by other means but UniRemote charges will be recovered.
- See Page 11 & 12 for waivers on Business Partner Accounts & Business Partner Plus.
- All Government levies including FED will be recovered where applicable.
- All regular branch banking charges will be applied for the transaction through branches.
- Commission / service charges, recovery of courier postage / fax charges will also be made according to prescribed tariff (wherever applicable.) All rates are subject to change.
- 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.
- 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.
- Charges for cash collect will be subject to contractual agreement with the customer.
- Symbol branches are to use relevant SL Codes as suggested by migration team.
- For Inter Branch Online transaction OBC charges would not apply.
- Concession to UBL Staff are allowed as per policy and relevant circulars.

AMENDMENTS AND NOTES

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