



*where you come first*



**Schedule of Bank Charges**  
January - June 2016

United Bank Limited



111-825-888



[www.ubldirect.com](http://www.ubldirect.com)

# Table of Contents

## Schedule of Bank Charges

(Exclusive of FED/Sales Tax, & other Govt. Levies etc. wherever applicable)

Effective from January 01, 2016

Sr. #	Description	Page#
<b>01.</b>	<b>DOMESTIC BANKING</b>	<b>01-15</b>
	A. Remittances	02
	B. Bills	03
	C. Project Finance/Advances/UBL Business Line	04-06
	D. Sale / Purchase of Securities, Custody of Articles in Safe Deposit & Safe Deposit Lockers	06-08
	E. Guarantees	08-09
	F. Local Trade Business	09-11
	G. Miscellaneous Charges	11-14
	H. Transaction Banking	14-15
<b>02.</b>	<b>UBL Signature - Priority Banking</b>	<b>16-18</b>
<b>03.</b>	<b>Bank Charges for Government Business</b>	<b>19-20</b>
<b>04.</b>	<b>Branchless &amp; E-Banking</b>	<b>21-25</b>
<b>05.</b>	<b>Consumer Banking</b>	<b>26-33</b>
<b>06.</b>	<b>International Banking</b>	<b>34-40</b>
	A. Imports	35-36
	B. Exports	36-38
	C. Remittances	38-39
	D. Miscellaneous	40
<b>07.</b>	<b>Communication Charges - General</b>	<b>41-42</b>
<b>08.</b>	<b>Important Notes</b>	<b>42</b>

	<b>UBL AMEEN ISLAMIC BANKING</b>	<b>43</b>
<b>09.</b>	<b>Domestic Banking</b>	<b>44-56</b>
	A. Remittances	45-46
	B. Bills	46
	C. Project Finance/Advances	46-48
	D. Sale / Purchase of Securities, Custody of Articles in Safe Deposit & Safe Deposit Lockers	48
	E. Guarantees	49-50
	F. Local Trade Business	51-55
	G. Miscellaneous Charges	55-56
<b>10.</b>	<b>Consumer Banking</b>	<b>57-59</b>
<b>11.</b>	<b>International Banking</b>	<b>60-66</b>
	A. Imports	62-63
	B. Exports	63-64
	C. Remittances	64-66
	D. Miscellaneous	66
<b>12.</b>	<b>Communication Charges</b>	<b>67-68</b>
<b>13.</b>	<b>Important Notes</b>	<b>68</b>

# DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. REMITTANCES</b>			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC			
a) Issuance of Cashier's Cheque / CBC - Through Account	Rs. 200/- (flat)	54200100	1009
Through Cash (For account holder & non account holder)	0.2% or Rs.1,000/- whichever is higher	54200110	1009
b) Cancellation of Cashier's Cheque /CBC For Account Holders	Rs. 300/- (flat)	54200150	1010
For Non Account Holders	Rs. 500/- (flat)		
c) Issuance of Duplicate Cashier's Cheque /CBC	Same as 1(a) above	54200120	1011
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.	0.50% of fee/dues or Rs.25/- per instrument whichever is less.(Charges are inclusive of Sales Tax/FED)	54200100	1009
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account			
a) Cash Deposits (Charges are to be recovered from the Depositor)		54203670	1006
i) Within City	Free		
ii) Intercity	0.10% or Min Rs. 350/- whichever is higher	54200200	1007
b) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	0.10% or Min Rs. 350/- whichever is higher	54200250	-
c) Inter Bank Fund Transfer - IBFT via Branches ( To all other banks within Pakistan only; charges are to be recovered from the remitter)	Rs. 400/- (flat)	54200250	-
d) Cash Withdrawals (Charges are to be recovered from the account holder)		54203680	1008
i) Within City	Free	54200280	
ii) Intercity	0.20% or Min. Rs. 375/- whichever is higher		1015
e) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	0.10% or Min Rs. 375/- whichever is higher	54200240	1007
3) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)			
a) Within City	Free		
b) Intercity	Minimum USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/- or 0.10% whichever is higher		
4) DD/MT/PO Cancellation Charges	Rs. 500/- (flat)	54200150	1010
5) Issuance of SDR (Security Deposit Receipt) Through Account	Free	54200300	1109
Through Cash	Rs. 1,000/- (flat)		
6) Duplicate SDR / TDR / FDR Issuance Charges	Rs. 250/- (flat)	54200400	1111

**Note:**

- The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all branches.

Particulars	Charges	Code	
		GL	SC
7) Rupee Travelers Cheques			
a) Issuance of Rupee Travelers Cheques	Rs. 10/- per leaf	54200450	1012
b) Refund in Lieu of Lost Rupee Travelers Cheques	Rs. 500/- per application	54200450	1013
<ul style="list-style-type: none"> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>• Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head</li> <li>• For Inter Branch Online transaction, OBC charges would not apply.</li> <li>• Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered</li> <li>• See Page 12 - 13 for waivers on Business Partner and Business Partner Plus Account.</li> <li>• ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khasab/Jahurabad are to be treated as twin cities &amp; all online transactions should be treated as within city.</li> </ul>			
<b>B. BILLS</b>			
1) a) Clean (including cheques / dividend warrants / Bank Drafts / beyond NIFT / OBC Centers/ APC etc).	0.25%, Min. Rs. 250/- Max Rs. 10,000/-	54201450	1014
b) Intercity Clearing Charges	Rs. 300/- (flat)	54203660	1089
c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 200/- (flat) plus courier charges or actual wherever applicable		
<b>Note:</b> <ul style="list-style-type: none"> <li>• 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/- per collection is to be recovered.</li> <li>• 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 only once.</li> <li>• Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.</li> <li>• Communication charges will be recovered, if fate of the instrument is asked for by telephone.</li> <li>• 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.</li> <li>• OBC charges only to be collected where cheques are physically lodged in collection.</li> </ul>			
2) Purchase of Bills:			
a) Documentary other than those drawn against Letter of Credit	0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges)	54206300	-
b) Other cheques / demand instruments (like Dividend Warrants)	0.60%, Min Rs.250/- (Plus Communication Charges)	54206300	-
c) i) Returning charges for documentary /clean collections from payee account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction	52700430	-
ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction		
d) Mark-up shall be applied as under on bills purchased / negotiated		54206300	-
i) If retired upto 21st day from the date of purchase	54 paisa per Rs.1,000/- per day on actual finance.		
ii) If retired during next 210 days	54 paisa per Rs. 1,000/- per day plus Bank's commission @10 paisa per Rs. 100/-		
<b>Note:</b> <ul style="list-style-type: none"> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			

Particulars	Charges	Code	
		GL	SC
e) Storage charges	i) Free, if cleared within 3 days of its receipt by the branch. ii) Rs. 2/- per packet per day, Min Rs.100/-	54206300	-
<b>C. i) PROJECT FINANCE /ADVANCES</b>			
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.	54202000	2001
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.	54202050	2002
c) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
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.	54202100	2003
e) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
f) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party.	54202150	2006
2) Evaluation charges of property for security Purpose	At Actual	54202000	2005
3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities		54202200	2007
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	2008
b) Godown staff salaries of Godown Keepers / Chowkidar.	At Actual	54202250	2009
c) Godown Inspection Charges	Shall be credited to Bank's Income Account	54202250	2010
i) Within municipal limits or within a radius of 10 kilometers from the branch		54202250	2010
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)		

Particulars	Charges	Code	
		GL	SC
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	2010
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	54202250	2010
d) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
e) CIB Report		57800700	2012
i) For Individual	Rs.50/- (flat)		
ii) For Corporate Entities	Rs.50/- (flat)		
f) Other Incidental Expenses:	At Actual	57800500	2013
Insurance Premium, Legal Charges etc.			
g) Handling charges on marking of lien on Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
h) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	2015
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	2016
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	2017
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	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019
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	2020
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	2021
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	2022 2033

**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.
- 2022 (Form Credit / Loan), 2023 (Non Form Credit / Loan)

Particulars	Charges	Code	
		GL	SC
<b>C. ii) UBL BUSINESSLINE</b>			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54202200	3006
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202000	3007
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	-
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54205600	-
5) Late Payment Charges	2% on outstanding principal, if not specified.	54205500	3009
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified	54302200	-
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.	54302200	-
08) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	-
09) Refund via cashier's cheque (CC)	Regular CC charge as per page no. 2, Item No. 1 (a) will apply for all consumer refunds.	54200100	-
10) Line Renewal Charges	As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher, if not specified	54202200	3008

**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 Sales Tax/ FED

<b>D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b>			
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 ) Rs. 500/- flat per transaction	54202750	-
2) Sale / purchase of shares and securities	Rs. 850/- flat	54208050	-
3) Shares / securities held in safe custody (to be recovered on quarterly basis)		54208050	-
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 Min Rs.50/- and 0.125 % on amount exceeding Rs.10,000/- Min Rs.100/- Rs.10/- per scrip, Min. Rs.75/-	54208050	-
5) Withdrawal fee on Govt. Securities	0.30% on amount of interest /return dividend collected/	54208050	-
6) Charges for collection of interest / return / dividend	paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-



Particulars	Charges	Code	
		GL	SC
7) Charges for Voice Biometric per year	Up to Rs. 500/-		
8) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-
9) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-
10) Handling charges for conversion / renewal / consolidation or sub-division of Govt. securities	Rs.20/- per scrip	54208050	-
11) Public flotation of shares / Modaraba Certificates / Offer for sale of shares / Disinvestment / Term Finance Certificates/Sukuk	Commission @ Min. 0.5% of total amount of successful applications plus out of pocket expenses, Min. Rs.25,000/- and Max Rs. 100,000/- (subject to negotiation of rate based on volume of business)	54208050	-
12) Issue of Right shares	Commission @ 0.50% on aggregate amount of successful applications, plus out of pocket expenses, Min. Rs.20,000/- (subject to negotiation of rate based on volume of business)	54208050	-
13) Articles in safe deposit - Envelopes	i) Boxes & Packages Rs. 5/- flat per 100 cubic inches or any part thereof with a minimum of Rs. 400/- per quarter. ii) Envelopes Rs. 3/- flat per 25 square inches or any part thereof with a minimum of Rs. 400/- per quarter.	54208050	-
14) Lockers Safe deposit lockers fee to be recovered in advance at the commencement of the period			
a)			
		Small	Medium
		Large	Extra Large
<b>Option No. 1 Annual Fee/ Rented Locker</b> Note: Key deposit to be recovered		3,000/-	4,000/-
		6,000/-	10,000/-
<b>Option No. 2 Security Deposit</b> Note: a) No locker rent to be recovered b) Key Deposit to be recovered		40,000/-	70,000/-
		100,000/-	140,000/-
<b>Key Deposit (One time only)</b>		3,000/-	3,500/-
		4,000/-	5,000/-
			with A/c without A/c
	Key deposit & Security deposit Amount will be refundable at the time of vacation of locker.		
b) Late payment charges (plus over due yearly rent) Note: *Late payment charges will be recovered once annually after rent is overdue for more than 30 days	10%* of the applicable annual locker rent every year	54205500	1019
c) Breaking Charges	Rs 3,500/- (flat) per Locker or at actual, whichever is higher	54202850	1020
15) Investor Portfolio Securities (IPS) Account - Domestic Clients		54202600	-
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		
16) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)			
a) Custodial Charges	Upto Rs.100/- mln - 0.05% p.a. per issue Above Rs.100/- mln 0.025% p.a. per issue	54202600	-
		54202600	-

Particulars	Charges	Code	
		GL	SC
b) Primary Market Participation Fee	5 bps per transaction	54202600	-
c) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement	54202600	-
d) Security Movement/Transfer Charges	Rs. 500/- per transaction	54202600	-
<b>Note:</b> <ul style="list-style-type: none"> <li>● In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>● Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>● In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>E. GUARANTEES</b>			
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills	Rs.1,500/- (flat)	54203000	SGT
2) Guarantees secured by cash margin / lien over deposits	0.50% per quarter or part thereof, Min. Rs.500/-	31501020	MO2 / MO3
3) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members	54203150	-
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)	54203150	BGC
(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 Guarantees, etc.	As per Other Guarantees, Clause 4, above (commission subject negotiations with clients and correspondent arrangements) Min USD 100	54203150	BGC
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	54203150	BGC
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	BGC
7) Service charges for handling claims lodged by beneficiary		54203150	BGC
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) or equivalent		
c) Guarantees issued by banks abroad at our request	USD 120 (flat) or equivalent		

Particulars	Charges	Code	
		GL	SC
<b>Note:</b> <ul style="list-style-type: none"> <li>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.</li> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>F. LOCAL TRADE BUSINESS</b>			
1) Local Imports LC			
a) Inland Letters of Credit issuance	Upto 0.4% per quarter or part thereof Min Rs. 2,200/-	54206000	LOC
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus commission as per item a) above if increase in amount.	54206050	AMC
c) Swift Charges		57800400	SWF
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) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-
e) Sales Tax/ FED invoice certificate	Rs.1,000/- per certificate	54206850	-
f) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
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	54206750	HDC
ii) Retirement of Bills		54206850	XCB
• 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 Plus Bank commission @ 0.25% on the PAD amount (net of margin) created		
• 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.1,500/-	54206400	RT1
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	LEC
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
f) Issuance of Business Performance Certificate of Previous Years at the Customer's Request	Rs.3,000/- (flat) per certificate	54206850	-
3) In Land Export LC Advising			
i) LC Advising	Rs.1,200/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs.800/- (flat)	54206500	ADA

Particulars	Charges	Code	
		GL	SC
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
b) Collection of Documentary Bills drawn under inland	0.40%, Min Rs 1,000/-	54206850	SCH
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	-
ii) If discounted later on, marked down rate to be obtained from treasury through business		54201200	-
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)	52600330	EMU
ii) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	-
iii) If negotiation is restricted to some other bank	Rs. 500/- (flat) per bill will be charged by the forwarding branch		
iv) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	COU/ CO1
d) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
e) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
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.	52600330	EMU
g) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
h) Documentary collection other than those drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
i) 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	52600330	EMU
j) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAN
4) Clean Bill services/document handling charges	0.10%, Min Rs. 500/-		
5) Clean Bill delayed realization	Mark up Rate @60 paisas per Rs. 1000/- per day to be charged		

**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 the amount (net of margin) for which FPAD is created 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.
- Charges negotiable from case to case basis under approval of relevant Business Head/ Division Head.
- In addition to the charges above all applicable Government levies will also be recovered.

Particulars	Charges	Code																																				
		GL	SC																																			
<ul style="list-style-type: none"> <li>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</li> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> </ul>																																						
<b>G. Miscellaneous</b>																																						
1) a) Delivery of Statement of account (Mandatory)	Free	-	-																																			
b) Duplicate/On-Demand Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	54203500	1005																																			
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026																																			
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System		-	-																																			
<table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time Windows</th> <th colspan="2">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 colspan="2">Rs. 220/-</td> </tr> <tr> <td>1:30 pm to 3:00 pm</td> <td colspan="2">Rs. 330/-</td> </tr> <tr> <td>3:00 pm to 4:00 pm</td> <td colspan="2">Rs. 550/-</td> </tr> <tr> <td rowspan="2">Saturday</td> <td>9:00 am to 11:30 am</td> <td colspan="2">Rs. 220/-</td> </tr> <tr> <td>11:30 am to 12:30 pm</td> <td colspan="2">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 pm to 3:00 pm	Rs. 330/-		3:00 pm 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 pm to 3:00 pm	Rs. 330/-																																				
	3:00 pm 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/-																																				
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-																																			
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027																																			
6) Charges for same day collection/clearing cheque through NIFT	Rs. 500/- (flat) per instrument	54203650	1030																																			
7) Charges for Voice Biometric per year	Upto Rs. 500/-																																					
8) Stop payment charges of Cheque /TT/RTC/ PO/DD	For PKR. A/c - Rs. 400/- (flat) per instruction* USD 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004																																			
Note: *one instruction may include advice for series/multiple instructions																																						
9) Charges for cheque return unpaid	PKR 400/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-	54203700	1032/ 1033																																			
a) Cost of Issuance of all Currency Cheque Books																																						
i) MICR For PLS Accounts For All other Accounts	Rs. 12/- per leaf (flat) Rs. 8/- per leaf (flat)	54203750	1003																																			
ii) NON - MICR	Rs. 15/- per leaf	54203750	1079																																			
b) Cost of issuance of customized cheque books	Charges as in 9(a) above + actual cost of cheque book																																					
c) Corporate Customer's Cheque Books/Leaves	On case to case basis, as per agreement with the party																																					
Note: - UBL First Minor Account Cheque Book (25 leaves) is free and subsequent ones will be charged - First Cheque Book up to 50 leaves is free for Business Partner Account holders. Charges will apply on subsequent cheque books as per "Business Partner Waiver grid"																																						
10) Minimum Balance/Service charges where the amount of deposits are below the required balance		54203800	-																																			
<table border="1"> <thead> <tr> <th></th> <th>*Charges per Month</th> <th>Monthly Average Balance</th> <th></th> </tr> </thead> <tbody> <tr> <td>LCY Current A/c</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Business Partner</td> <td>50/- (including SalesTax/ FED)</td> <td>10,000/-</td> <td rowspan="2">1001</td> </tr> <tr> <td>Business Partner Plus</td> <td>50/- (including SalesTax/ FED)</td> <td>25,000/-</td> </tr> <tr> <td>FCY CASA &amp; FCY Uniflex</td> <td></td> <td></td> <td></td> </tr> <tr> <td>USD</td> <td>5/-</td> <td>500/-</td> <td rowspan="5">1002</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>					*Charges per Month	Monthly Average Balance		LCY Current A/c				Business Partner	50/- (including SalesTax/ FED)	10,000/-	1001	Business Partner Plus	50/- (including SalesTax/ FED)	25,000/-	FCY CASA & FCY Uniflex				USD	5/-	500/-	1002	EURO	4/-	400/-	AED	20/-	2,000/-	GBP	3/-	300/-	SAR	20/-	2,000/-
	*Charges per Month	Monthly Average Balance																																				
LCY Current A/c																																						
Business Partner	50/- (including SalesTax/ FED)	10,000/-	1001																																			
Business Partner Plus	50/- (including SalesTax/ FED)	25,000/-																																				
FCY CASA & FCY Uniflex																																						
USD	5/-	500/-	1002																																			
EURO	4/-	400/-																																				
AED	20/-	2,000/-																																				
GBP	3/-	300/-																																				
SAR	20/-	2,000/-																																				

Particulars	Charges	Code	
		GL	SC
<b>* Exemption to :</b> 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, Pensioners, Senior Citizens, Physically handicapped 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 Account (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			
11) a) Salary & Pension disbursement charges.**	Min Rs.75/- per transaction from remitting organization's main account (or as per agreement)	54203850	1034
<b>Note: ** No Charges to be recovered from Govt. &amp; Semi Govt. Organizations and their employees / retired employees.</b>			
12) Photocopy of a paid cheque returned to customer			
Within 1 year	Rs. 200/-	} Charges per } Cheque	54203900
Above 1 year	Rs. 1,000/-		54203900
13)			1036 1037-1038
<b>BUSINESS PARTNER WAIVER GRID</b> (For Individual, Sole Proprietorship, Partnership & Government Accounts only)			
Waiver Per Month Applicable On Avg. Balance of Rs. 250,000/- & above			
Services	Waiver (see note below)		
Issuance of MT	5		
Issuance of CC/CBC	5		
Cancellation of PO/CC/CBC/DD or MT	5		
Duplicate CC/CBC	5		
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's Account in outward clearing	5		
Online IBTS Transactions-Country Wide	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.			
<b>Note:</b> • Waiver per month applicable on average monthly balance when the request is made. • This grid is applicable on Current Account /Business Partner balance of Rs. 250 K & above above, on case to case on Branch Manager's discretion. • First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized). • Minimum Balance /Services charge as per point No.10 above will be levied for non maintenance of balance. • Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner account.			

Particulars	Charges	Code		
		GL	SC	
14)	<b>BUSINESS PARTNER PLUS</b>			
	Services	Wavier		
	Inter Branch Online Transactions-Country Wide	Free		
	Debit/ATM Card Issuance / Annual Fee	Free		
	Issuance of Cashiers Cheque/CBC	Free		
	Cheque Book	Free		
	Over the Counter Cash Deposit	Free		
	Cancellation of CC /CBC	Free		
	Cheque Returned Unpaid From Payee's Account in outward clearing	Free		
	Clean Bill For Collection/Intercity Clearing	Free		
	Duplicate Cashier's Cheque/ CBC	Free		
	Duplicate Account Statement	Free		
	Issuance of RTC	Free		
	UBL Go Green SMS Alert	Free		
<b>Note:</b> For Business Partner Plus monthly average balance is Rs.25 K. Minimum Balance /Services charge as per point No.10 above will be levied for non maintenance of balance.				
<b>•</b> Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner Plus account.				
15)	<b>UBL Employee Banking Salary Account</b>			
	Services	Waiver		
	Minimum Balance Charges	Zero		
	UBL Mega Wallet ATM Debit Card Annual Charges	Free		
	Cheque Book Issuance Charges (1st Cheque Book 25 leaves)	Free		
	Online IBTS Transactions	Free		
	UBL Netbanking (Silver Package)	Free		
	UBL Go Green SMS Alerts ( Basic Package)	Free		
16)	<b>UBL Asaan Account</b>			
	<b>Services</b>	<b>Current</b>	<b>Savings</b>	
	Minimum Balance Charges	Zero	Zero	
	UBL Mega Wallet ATM Debit Card Issuance Charges	Free	Free	
17)	<b>UBL Mukammal Current Account</b>			
	<b>Services</b>	<b>Waivers</b>		
	Minimum Balance Charges	Zero		
	Inter Branch Online Transactions - Country Wide	Free		
	Debit/ ATM Card Annual fee	Free		
	Issuance of Cashier's Cheque /CBC	Free		
	Cheque Book	Free		
	Over the Counter Cash Deposit	Free		
	Cancellation of CC/ CBC	Free		
	Cheque Returned Unpaid from Payee's Account in Outward Clearing	Free		
	Clean bill for Collection/Intercity Clearing	Free		
	Duplicate Cashier's Cheque/ CBC	Free		
	Duplicate Account Statement	Free		
	Issuance of RTC	Free		
	UBL Go Green SMS Alert	Free		
18)	Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per scrip	54208050 -	
19)	Credit information report including credit report on Foreign Supplier / Buyers			
	a) Within City Report	Rs.1,200/- payable by Agents plus Rs.500/- service charges	54208050 -	
	b) Foreign Report	Actual Foreign Agents charges equivalent in Pak. Rupees Plus Rs. 600/- service charges	54208050 -	
	c) If requested by Banks/DFIs.	Free	- -	

Particulars	Charges	Code	
		GL	SC
20) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs.200/-per attempt	54204050	1064 - 1075
21) Emigration Certificate	Rs.150/- per certificate	54204100	1040
22) Proprietorship Certificate	Rs.150/- per certificate	54204100	1040
23) No Objection Certificate (NOC)	Rs.150/- per certificate	54204100	1040
24) 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.	54204150	1041-1941
25) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042
26) Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c		54204150	1357

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)

27) 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	-
28) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 150/- whichever is higher ii) Out of pocket expense Rs.10,000/-		

**29) SMS Charges on NRP Banking**

Package	For LCY Accounts	For FCY Accounts
Basic	PKR 500/- + FED ( for first 50 SMS) & PKR 10/- + FED per SMS Thereafter	Equivalent to PKR 500/-+ FED ( for first 50 SMS) & Equivalent to PKR 10/- + FED per SMS Thereafter
Premium	PKR 1,000/- + FED ( for first 100 SMS) & PKR 10/- + FED per SMS Thereafter	Equivalent to PKR 1,000/-+ FED( for first 100 SMS) & Equivalent to PKR 10/- + FED per SMS Thereafter

**H. Transaction Banking**

30) a) UBL Pay Partner / CMT Disbursement (Salary and other disbursement)			
1) UBL to UBL Account Transfer & WIZ (including UBL Employee Banking Salary Account transfers)	Min Rs.30/- per transaction (or as per agreement with customer)	54208620/ 54208530	-
2) Inter Bank Fund Transfer-IBFT (1-Link member banks)	Min Rs.150/- per transaction (or as per agreement with customer)	54208620/ 54208530	-
3) Cash over the counter – local payment	Min Rs.200/- per transaction (or as per agreement with customer)	54208620/ 54208530	-
4) Corporate Banker Cheque (CBC) (Bulk issuance)	See section A (1) (a)	54200100	-



Particulars	Charges	Code	
		GL	SC
b) UBL Cash Collect / CMT Collection		54208600	-
1) Collection via UBL branches (Cash, Internal transfers & local clearing instruments)	0.3% on throughput with minimum Rs. 100/- per transaction (or as per agreement with customer)		
2) Collection via electronic channels			

**Note:**

- 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.
- Customized Digital Currency Cheque leaves issuance charges shall be subject to the Divisional Head Approval
- For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.

# PRIORITY BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. UBL Signature — Priority Banking</b>			
1) Issuance of Cashier's Cheque	Free	-	-
2) DD / MT / PO / Cashier's Cheque Cancellation Charges	Free	-	-
3) Inter Branch Online Transactions - IBTS			
a) Cash/Cheque 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/ beyond NIFT/ OBC Centers /APC etc).	Free	-	-
b) Intercity Clearing Charges	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 Master Card - Basic & Supplementary (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			
a) Membership/Annual Fee	Free	-	-
b) Airport Lounge Visit Fee	USD 35/- per visit	54302050	-
<b>Note:</b>			
Two complimentary visits per annum for Priority pass card holder. Additional visits will be charged at USD 35/- per visit. Guests accompanying the card holder will be charged at USD 35/-			
10) Stop payment charges for DD / RTC / Cashier's Cheque	Free	-	-
11) Issuance of all Currency Cheque Books	Free	-	-
12) Charges for Cheque return unpaid	Free for outward clearing only	-	-
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	1303 - 1304
15) Account Maintenance Certificate	Free		
16) On Demand / Duplicate Statement of Account	Free		
17) Shapes Health Club Alliance Facility Usage		54204300	1305
a. Primary card holders maintaining requisite balance as defined for Signature account - 12 visits free per month.	From 13th visit onwards Rs. 1200/- plus FED will be charged to customers.		
b. Customer using Shapes facility without maintaining requisite Signature balance will be charged Rs. 1200/- plus FED for each visit.			
c. Shapes usage is for Primary card holders. However supplementary cardholders can use the quota of the primary card holder subject to maintaining requisite Signature balance.			
* Shapes Health Club alliance locations may change from time to time			
**The Shapes offer is a limited time offer, and may be revoked, changed, or altered with prior notice at the discretion of the Bank			

Particulars	Charges	Code	
		GL	SC
18) Investor Portfolio Services for Signature Accounts		54202600	-
i) Custodial Charges	Free		
ii) Transaction Charges (sale or purchase)	Free		
iii) Security Movement/Transfer Charges	PKR 500/-		
iv) IPS Statement	Free		
v) Primary Market participation	5 Bps at face value		

**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.

# **BANK CHARGES FOR GOVERNMENT BUSINESS**

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORT</b>			
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	-
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	-

**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., Karachi Electric (KE), 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 & E-BANKING

**BRANCHLESS & E- BANKING**

Service Fee at UBL Omni Dukaan	
Utility Bill Payment	Free
Mobile Top up	Free
Cash Deposit (Within Account opening area)	Free

UBL Omni Money Transfer- Account DR		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	60/-
1,001	2,500	120/-
2,501	4,000	180/-
4,001	6,000	240/-
6,001	8,000	300/-
8,001	10,000	350/-
10,001	13,000	400/-
13,001	15,000	450/-

Cash Deposit at UBL Omni Dukaan* and Branch		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	51/-
1,001	2,500	102/-
2,501	4,000	153/-
4,001	6,000	204/-
6,001	8,000	255/-
8,001	10,000	298/-
10,001	13,000	340/-
13,001	15,000	383/-
15,001	20,000	434/-
20,001	25,000	485/-
25,000+	2% of transaction amount	

- \*Outside account opening area
- Cash deposit at branch is disabled for L0 and L1 accounts
- Pricing for Cash deposit within account opening area at Branch is on L2 accounts only
- Pricing for Cash deposit outside account opening area at Branch is on L2 and L3 accounts

Money Transfer From UBL Omni Account				
Slab Start	Slab End	UBL Omni Account to Person Transfer (SMS* and Omni Mobile App*)	UBL Omni Account to UBL Omni Account** Transfer (SMS*, Omni Mobile App* and ATM)	UBL Omni Account to UBL Account Non Linked (ATM, Net Banking & Omni Mobile App)
		Customer Fee (Rs.)	Customer Fee (Rs.)	Customer Fee (Rs.)
1	1,000	51/-	42/-	42/-
1,001	2,500	102/-	84/-	84/-
2,501	4,000	153/-	126/-	126/-
4,001	6,000	204/-	168/-	168/-
6,001	8,000	255/-	210/-	210/-
8,001	10,000	298/-	245/-	245/-
10,001	13,000	340/-	280/-	280/-
13,001	15,000	383/-	315/-	315/-
15,001	20,000	N/A	360/-	360/-
20,001	25,000	N/A	405/-	405/-
25,000+		N/A	2% of transaction amount	2% of transaction amount

\* Insurance on money transfer is optional and free for Omni account holders.

\*\* UBL Omni Account to Account Transfer from Net Banking is Free

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

**UBL Omni Money Transfer- Domestic Remittance (DR)\***

Slab Start	Slab End	Customer Fee (Rs.)	Insurance Premium (Rs.)
1	1,000	60/-	10/-
1,001	2,500	120/-	10/-
2,501	4,000	180/-	15/-
4,001	6,000	240/-	25/-
6,001	8,000	300/-	35/-
8,001	10,000	350/-	45/-
10,001	13,000	400/-	55/-
13,001	15,000	450/-	60/-

\* Insurance is optional for DR consumers

Cash Withdrawal* From UBL Omni Dukaan and Branch		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	15/-
1,001	2,500	30/-
2,501	4,000	56/-
4,001	6,000	76/-
6,001	8,000	96/-
8,001	10,000	116/-
10,001	13,000	132/-
13,001	15,000	149/-
15,001	20,000	168/-
20,001	25,000	188/-

\*Cash Withdrawal from UBL ATM is free

Fee For Account Holders	
Account Opening at UBL Omni Dukaan	Free
Initial Deposit requirement*	Rs. 100/-
Average Minimum Balance requirement per Month	Rs. 100/-
Minimum Balance charges per Month	Rs. 15/-

\* Negotiable for corporate clients



**Package Subscription**

Package Type	Validity (In Days)	Customer Fee (Rs.)	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/-	

**UBL Omni ATM Debit Card**

Card Name	Issuance* / Replacement Fee (Non Refundable)	Daily Withdrawal Limit**
UBL Omni ATM Debit Card	Rs. 250/-	Rs. 100,000/-

\* Negotiable for corporate clients

\*\* Account limit will supersede

**Other Financial Transactions**

Transaction Type	Customer Fee (Rs.)	
	SMS	Omni Mobile App
Bill Payments	Free	Free
Voucher Purchase	Free	Free
Mobile Top Up	Free	Free
Loading amount from linked UBL account	Free	Free
Unloading amount to linked UBL account	Free	Free

Transaction Type	ATM, Omni Mobile App and Net Banking
Inter-Bank Fund Transfer*	Rs. 150/- per transaction

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

**Inter - Bank Fund Transfer via UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	100/-
1,001	2,500	100/-
2,501	4,000	100/-
4,001	6,000	100/-
6,001	8,000	150/-
8,001	10,000	150/-
10,001	13,000	200/-
13,001	15,000	200/-
15,000	25,000	250/-

**Fund Transfer into UBL Account via UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	100/-
1,001	2,500	100/-
2,501	4,000	100/-
4,001	6,000	100/-
6,001	8,000	125/-
8,001	10,000	125/-
10,001	13,000	175/-
13,001	15,000	175/-
15,001	25,000	220/-
25,001	40,000	290/-
40,001	60,000	350/-

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

Particulars	Charges	Code	
		GL	SC
<b>Non Financial Transaction and other Services</b>			
<b>Customer Fee (Rs.)</b>			
<b>Transaction Type</b>	<b>SMS</b>	<b>Omni Mobile App</b>	
Balance Enquiry	5/-	5/-	
View Bill	5/-	N/A	
Account Number Enquiry	Free	N/A	
Bill Nick Addition	Free	Free	
Payee nick addition	Free	Free	
Deletion of Bill Nick	Free	Free	
Deletion of Payee Nick	Free	Free	
Help	Free	Free	
Displaying of last transactions	Free	Free	
Listing of bill Nicks	Free	Free	
Listing of payee Nicks	Free	Free	

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

**A. UBL Netbanking**

Transaction	Fee		
Door step cheque through Netbanking	Rs. 150/- per transaction (Sales Tax/ FED Included)		
Inter-Bank Fund Transfer	Rs. 150/- per transaction	54200200	ECM004

**B. UBL E-Transaction Account**

Transaction	Fee		
Monthly Service Charges	Rs. 50/- (Sales Tax/FED Included) when average balance is below Rs. 10,000/-	54203800	ECM004

**C. UBL NRP Direct Accounts**

Transaction	Fee		
Initial Deposit Cheque Only	0.6% of the initial deposit or USD 16 whichever is lower	54208050	ECM004
International Cheque Clearing Charges (OFBC etc.)	0.6% of the initial deposit or USD 7 whichever is higher	54207550	ECM004
International Mailing Charges	Rs. 2,500/-	57800200	ECM004
<b>Monthly Service Charges</b> When Monthly Average balance is below Rs. 50,000	Rs. 50/- (Sales Tax/FED Included)	54203800	ECM004
Annual ATM Card Fee (Primary)	Free		
Annual ATM Card Fee (First Supplementary)	Free		

Particulars	Charges	Code	
		GL	SC
<b>D. UBL Click N Bank (eNRP) Accounts Monthly Service Charges</b>			
When monthly Average balance			
a. PKR A/c is below Rs. 30,000/-	Rs.50/- (Sales Tax/FED included)	54203800	ECM004
b. USD A/c is below USD 500/-	USD 5/-		
International Mailing Charges	Rs. 2,500/-	57800200	ECM004
Annual ATM Card Fee (Primary)	Free		
Annual ATM Card Fee (First Supplementary)	Free		

**E. Net Banking Service Charges for Business Accounts**
**a. Monthly Subscription Fee**

Package Name	Charges	GL	SC
Corporate Package	Rs. 5,000/-	54204400	ECM004

**b. Transaction Charges:**

Business clients would be levied per transaction charges as per the grid mentioned below: (or as per agreement)

Transaction Type	Fee per Transaction		
	No. of Monthly Transactions upto 1000	No. of Monthly Transactions from 1001 ≤ 5000	No. of Monthly Transactions ≥ 5001
Utility Bills Payment	30	20	10
Funds Transfer	30	20	10
IBFT Transactions	150	100	50
Mobile Airtime & Bills	30	20	10
Prepaid Vouchers	30	20	10
ISP Bill Payments	30	20	10
Online Shopping	30	20	10
UBL WIZ Reload	30	20	10
Cashier's Cheque Issuance	150	100	50
Cash Over Counter (COC)	200	150	100
Schedule Payment Facility	Free	Free	Free
Stop Cheque Facility	Free	Free	Free
UBL Bill Payments	Free	Free	Free
Zakat & Donations	Free	Free	Free

**Note:**

- 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.

# CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. ATM / DEBIT CARD</b>			
<b>1) General Debit / Prepaid Card Charges</b>			
a) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL	Rs.15/-	54204800	1067
ii) Withdrawals on other Switches	Rs.15/-	54204830	1068
b) International Usage Charges			
i) ATM Withdrawal	3% of transaction amount	54204850	1051
ii) POS & Internet Purchase			
a) Purchase in Currency other than USD and PKR	NIL - Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with the association.		
b) Purchase in USD and PKR	3.5% of transaction amount	54204850	1052
c) Balance Inquiry			
i) Within Pakistan from Non 1 Link ATMs	Rs. 5/- per transaction	54204830	1071
ii) From Outside Pakistan	Rs. 100/- per transaction		
d) Internet Usage			
i) Activation Charges	Free	-	-
ii) Per Session Charges	Rs.100/- (Free for UBL Wiz Internet Card & ACCA Card & 3D Secure Debit Cards)	54204420	1085
e) Charge on Declined POS Transaction			
i) For Local - In case of Low Balance and Excess Over Limit	Rs. 5/-	54204410	1083-1084
ii) For International - In case of Low Balance and Excess Over Limit	Rs. 35/-		
f) Funds Transfer through ATM	Within UBL Rs. 50/- per transaction. Outside UBL Rs. 100/- per transaction.	54200230	1149 1049
g) Proprietary Card (annual fee)	Basic Rs. 500/- Supplementary Rs. 300/-	54204750	1044-1046
h) Visa Gold Card (annual fee)	Rs. 600/-	54204750	-
i) UBL First Pocket Money Debit Card	Free		
<b>2.a) UBL MegaWallet Debit Card</b>			
<b>Mega Wallet Debit Card</b>	<b>Standard Card</b>	<b>Chip Card</b>	<b>NFC Card</b>
Basic (Issuance & Annual Fee)	Rs.600	Rs.750	Rs.1,100
Supplementary (Issuance & Annual Fee)	Rs.350	Rs.450	Rs.550
Replacement	Rs.350	Rs.450	Rs.550
(with Basic ATM withdrawal Insurance Coverage)			
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum		
<b>3.a) UBL Premium Debit Master Card</b>			
<b>UBL Premium Debit Master Card</b>	<b>Standard Card</b>	<b>Chip Card</b>	<b>NFC Card</b>
Basic (Issuance & Annual Fee)	Rs.600	Rs.750	Rs.1,100
Supplementary (Issuance & Annual Fee)	Rs.350	Rs.450	Rs.550
Replacement	Rs.350	Rs.450	Rs.550
(with Basic ATM withdrawal Insurance Coverage)			
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum		
<b>4.a) UBL WIZ Prepaid Debit Cards</b>			
<b>UBL WIZ Prepaid Debit Card</b>	<b>Standard Card</b>	<b>Chip Card</b>	<b>NFC Card</b>
Issuance	Rs.200	Rs.500	Rs.750
Re load Fee			
From Branch			
From UBL ATM (From Card to Card or A/C to Card)		Free	
From UBL Net Banking			
Refund Charge		Rs. 100	
ACCA Wiz Card		Free	

Particulars	Charges	Code																																					
		GL	SC																																				
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum	54204750	-																																				
c)		54204950	-																																				
<table border="1"> <thead> <tr> <th colspan="3">WIZ Cash Deposit through Omni Agent (Cash-in)</th> </tr> <tr> <th>Slab Start</th> <th>Slab End</th> <th>Customer Fee (Rs.)</th> </tr> </thead> <tbody> <tr><td>1</td><td>1000</td><td>4/-</td></tr> <tr><td>1001</td><td>2500</td><td>8/-</td></tr> <tr><td>2501</td><td>4000</td><td>15/-</td></tr> <tr><td>4001</td><td>6000</td><td>23/-</td></tr> <tr><td>6001</td><td>8000</td><td>29/-</td></tr> <tr><td>8001</td><td>10000</td><td>35/-</td></tr> <tr><td>10001</td><td>13000</td><td>40/-</td></tr> <tr><td>13001</td><td>15000</td><td>45/-</td></tr> <tr><td>15001</td><td>20000</td><td>51/-</td></tr> <tr><td>20001</td><td>25000+</td><td>57/-</td></tr> </tbody> </table>		WIZ Cash Deposit through Omni Agent (Cash-in)			Slab Start	Slab End	Customer Fee (Rs.)	1	1000	4/-	1001	2500	8/-	2501	4000	15/-	4001	6000	23/-	6001	8000	29/-	8001	10000	35/-	10001	13000	40/-	13001	15000	45/-	15001	20000	51/-	20001	25000+	57/-		
WIZ Cash Deposit through Omni Agent (Cash-in)																																							
Slab Start	Slab End	Customer Fee (Rs.)																																					
1	1000	4/-																																					
1001	2500	8/-																																					
2501	4000	15/-																																					
4001	6000	23/-																																					
6001	8000	29/-																																					
8001	10000	35/-																																					
10001	13000	40/-																																					
13001	15000	45/-																																					
15001	20000	51/-																																					
20001	25000+	57/-																																					
<table border="1"> <thead> <tr> <th colspan="3">WIZ Cash Withdrawal from Omni Agent (cash-out) max limit Rs. 10,000/-</th> </tr> <tr> <th>Slab Start</th> <th>Slab End</th> <th>Customer Fee (Rs.)</th> </tr> </thead> <tbody> <tr><td>1</td><td>1000</td><td>15/-</td></tr> <tr><td>1001</td><td>2500</td><td>30/-</td></tr> <tr><td>2501</td><td>4000</td><td>56/-</td></tr> <tr><td>4001</td><td>6000</td><td>76/-</td></tr> <tr><td>6001</td><td>8000</td><td>96/-</td></tr> <tr><td>8001</td><td>10000</td><td>116/-</td></tr> </tbody> </table>		WIZ Cash Withdrawal from Omni Agent (cash-out) max limit Rs. 10,000/-			Slab Start	Slab End	Customer Fee (Rs.)	1	1000	15/-	1001	2500	30/-	2501	4000	56/-	4001	6000	76/-	6001	8000	96/-	8001	10000	116/-	54204950	-												
WIZ Cash Withdrawal from Omni Agent (cash-out) max limit Rs. 10,000/-																																							
Slab Start	Slab End	Customer Fee (Rs.)																																					
1	1000	15/-																																					
1001	2500	30/-																																					
2501	4000	56/-																																					
4001	6000	76/-																																					
6001	8000	96/-																																					
8001	10000	116/-																																					

**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.

<b>5) UBL Pardes Cards</b>			
a) i) Card Issuance (with basic ATM withdrawal insurance coverage)	Free	-	-
ii) Value added ATM withdrawal insurance (optional)	Rs. 1,000/- per annum	54204750	-
iii) Re-Load	Free	-	-
b) Switch Transaction Fee			
Withdrawals on 1 Link ATMs other than UBL	Rs. 15/-	54204800	-
Withdrawals on other switches	Rs. 15/-	54204830	-
c) Balance Inquiry			
i) Within Pakistan from non 1 Link ATMs	Rs. 5/-	54204830	-
d) Cancellation / Card Replacement Charge (upon request)	Rs. 100/-	54204950	-
<b>B. UBL GO GREEN</b>			
1) SMS Alert Charges			
a) For LCY Accounts			
i) Basic Service	Monthly Charges of Rs.50/-* (For first 50 SMS) Equivalent to Re. 1 per SMS thereafter	54204570	-
ii) Premium Service	Monthly Charges of Rs.100/-* (For first 50 SMS) Equivalent to Re.0.5 per SMS thereafter	54204570	-
b) For FCY Account			
i) Basic Service	Monthly Charges equivalent to Rs. 50/-* ( for first 50 SMS) Equivalent to Re. 1 per SMS thereafter		

Particulars	Charges	Code	
		GL	SC
ii) Premium Service	Monthly Charges Equivalent to Rs. 100/-* ( for first 150 SMS), equivalent to Re. 0.5 per SMS thereafter		
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
<b>c) E-Statement</b>			
i) Statement of Account through E-mail	Free	-	
d) Internet Merchant Acquiring		54302350	-
i) Membership Fee	Rs. 50,000/- per merchant per annum or as per agreement	54302350	-
ii) Merchant Setup Fee (one time)	Rs. 40,000/- or as per agreement	54302400	-
iii) Discount Rate	3.50% per transaction or as per agreement	54300150	-
iv) Refund/Charge Back Processing	0.78% per transaction or as per agreement	54302650	-
<b>Note:</b>			
<ul style="list-style-type: none"> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>C. UBL DRIVE (CAR FINANCING)</b>			
1) Application Processing Charges	As per the loan documents, or Rs. 6,000/- (non-refundable) if not specified.	54202200	-
2) Vehicle Evaluation Charges*	As per the loan documents, or Rs. 5,000/- if not specified (For Used car financing)	57800710	-
3) Pre - Payment Charges (Full Payoff)	As per the loan documents, or 8% of principal outstanding if not specified	54205550	-
4) Late Payment Charges	As per the loan document, or Rs. 1,000/-	54205500	3016
5) Vehicle Re-Possession Charges*	Actual incurred by the bank up to Max.of Rs. 50,000/-	54205500	-
6) Repossessed Vehicle Evaluation Charges*	Actual incurred by the bank up to Max. Rs. 2,500/-	54205500	-
7) Monthly Warehouse Charges	As per the loan documents, or Rs. 5,000/- per month, if not specified	57800800	-
8) Auction Charges	Rs. 5,000/-	57800800	-
9) Insurance Charges*	As per the rate quoted by the Insurance Company	54302200	3018
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
10) Purchase Order (PO) change of vehicle from Advance booking to Delivery (or) vice versa (Re - issuance of PO)	Upto Rs. 3,000/-		
<b>D. i) UBL CASHLINE</b>			
1) Processing Fee	As per the loan documents, or Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	3001/ 3023/ 3024/ 3025
2) Annual Charges (Renewal fee)	As per the loan documents, or Rs. 2,000/- if not specified	54202200	3002
3) Late Payment Fee	As per the loan documents, or Rs. 1,250/- if not specified	54205500	3003
4) Insurance Charges (Credit Protector)	0.2% of total monthly principle outstanding * Charges are quoted by vendor and are subject to change.	54202200	3004

Particulars	Charges	Code	
		GL	SC
5) SMS Alert Fee Basic Service	Monthly charges of Rs. 50/-* (for first 50 SMS) Rs.1 per SMS thereafter	54202200	-
Premium Service			
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS	Monthly charges of Rs. 100/-* (for first 150 SMS) Rs.0.50 per SMS thereafter		
6) Limit Enhancement Fee	Rs. 2,000/-	54202200	3029
7) Debit/ATM Card Annual Fee	Free		

**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.

<b>D. ii) UBL CASH PLUS</b>			
1) Processing Fee	Rs. 3,000/-	54202200	3019
2) Pre-payment Penalty	As per the loan documents, or 5 % of the remaining outstanding amount if not specified	54205550	-
3) Late Payment Charges	As per the loan documents, or Rs. 1,000/- per installment if not specified	54205500	-
<b>E. UBL MONEY</b>			
1) Pre-payment Penalty	As per the loan documents, or 8% of remaining outstanding principal amount if not specified	54205550	-
2) Late Payment Charges	As per the loan documents, or Rs.1,000/- per installment if not specified	54205550	3016
3) Partial Payoff Option Fee	As per the loan documents, or 5% of the amount being principal if not specified	54205550	-
<b>F. UBL ADDRESS</b>			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified. As per the loan documents or Rs 25,000/- (non-refundable) if not specified (In NRP cases)	54202200	3017
2) Appraisal Charges*	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified. As per the loan documents, or Rs.10,000/- (non-refundable) if not specified (In NRP cases)	54202200	-
3) Legal Charges*	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified. As per the loan documents, or Rs.10,000/- (non-refundable) if not specified (In NRP cases)	57800600	-
4) Late Payment Charges	As per the loan documents, or Rs. 1,000/- per installment, if not specified	54205500	3016
5) Property Insurance*	As specified in the loan documents, or actual (max of 3%) if not specified	54205500	-
6) Life Insurance*	Optional. As per the rate quoted by the Insurance Company.	54205500	-



Particulars	Charges	Code	
		GL	SC
7) 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	-
8) Pre-payment Penalty (Full Payoff)	As per the loan documents, or Less than 1 yr: 8%, 1-3 yrs: 5%, 3-20, yrs: 3% if not specified	54205550	-
9) Refund CCs	Regular CC charge as per page no. 2, Item No. 1 (a) will apply for all consumer refunds.	54200100	-
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			

**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 Govt. levies will also be recovered including Sales Tax/ FED.

<b>G. CREDIT CARDS</b>			
1) Annual Membership Fee (with basic ATM withdrawal insurance coverage)	Rs. 2,000/- (Silver)	54300550	-
	Rs. 4,000/- (Gold)	54300600	-
	Rs. 6,000/- (Platinum)	54300650	-
2) Chip Maintenance Fee -			
	a) Basic	Rs. 500/- (Silver) Rs. 750/- (Gold) Rs. 1,000/- (Platinum)	
b) Supplementary	Rs. 250/- (Silver) Rs. 375/- (Gold) Rs. 500/- (Platinum)		
3) Annual Supplementary Card Fee (with basic ATM withdrawal insurance coverage)	Rs. 500/- (Silver)	54300550	-
	Rs. 750/- (Gold)	54300750	-
	Rs. 2,000/- (Platinum)	54300650	-
4) Corporate card - Annual Membership Fee	Normal Rs. 5,000/- Gold Rs. 7,500/-		
5) Corporate card - Chip Maintenance Fee	Normal Rs. 750/- Gold Rs. 1,000/-		
6) APR - Retail Transaction	39.99%	52600900	Silver
7) APR - Cash Advance	39.99%	52600930	Gold
8) APR - BTF (Open & Regular)	Up to 24%	52600960	Platinum
9) Processing Fee for BTF 0% Markup	3 months 3.75% of balance transfer		
	6 months 7.5% of balance transfer		
	9 months 11.25% of balance transfer		
	12 months 15% of balance transfer		
10) APR - Lite Installment Plan	Up to 30%		
11) APR - Cash on Phone	29%		
12) Minimum Monthly Payment	5% of the outstanding balance or Rs.500/- (whichever is higher)		-
13) Cash Advance Fee	3% of the amount withdrawn or Rs. 750/- (whichever is higher)	54301300	Silver
		54301350	Gold
		54301400	Platinum

Particulars	Charges	Code	
		GL	SC
14) Late Payment Fee	Rs. 1,250/-	54301000 54301050 54301100	Silver Gold Platinum
15) Over Limit Fee*	Rs. 1,200/-	54300850 54300950	Silver Gold Platinum
16) Credit Guardian (Insurance) - Optional**	0.79% of the monthly outstanding balance	54302150	-
17) 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	54302200	-
18) Child Education Plan**	Plan A- Rs. 49/- per child per month	54302200	-
	Plan B - Rs. 98/- per child per month	54302200	-
	Plan C - Rs.125/- per child per month	54302200	-
19) 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	54302200	-
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	54302200	-
20) Booking Charges - Balance Transfer (Open)	Rs. 350/-	54302700	-
21) Booking Charges - Lite Installment Plan	Rs. 400/- per transaction or 1% of transaction amount (whichever is higher)	54301150 54301250	Silver Gold Platinum
22) Booking Charges Cash on Phone	Rs. 500/- per transaction or 1% of transaction amount (whichever is higher)		
23) Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs.1,000/- (whichever is higher)	54301150 54301250	-
24) a) Card Replacement Fee-Silver & Gold	Rs. 500/- Upon Customer request	54301450 54301550	-
b) Card Replacement Fee Platinum	Rs. 1,000/- Upon Customer request		
25) Utility Bill Payment	Rs. 50/- per transaction	54301900	-
26) Foreign Transaction Charges***	3% of the transaction amount	54300200	
27) VISA/ MasterCard Arbitration Charges for Disputed Transactions	USD 500/- or equivalent	70502500	-
28) SMS Alert Fee	Rs. 50/- per month	-	-
29) Platinum Priority Pass Fee		-	
a) Membership/Annual Fee	Free		
b) Airport Lounge Visit Fee	USD 35/- per visit	54302050	-
30) Global Customer Assistance Service - Fee			
a) Lost & Stolen Card	USD 35/- per request	54301450	-
b) Emergency Card Replacement - VISA Gold & Platinum	USD 250/- per request		

Particulars	Charges	Code	
		GL	SC
c) Emergency Card Replacement - VISA Classic	USD 225/- per request		
d) Emergency Cash Disbursement	USD 175/- per request		
e) Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request		
f) Cardholder Inquiry Service / VISA Assistance Centre	USD 7.50/- per request		
31) Shapes Visit charges (For Platinum Credit cards only) Total number of free visits in a month would be 8 for both Primary & Supplementary combined. The charges would be applicable from the 9th visit onwards in a month if the total combined account level spending is less than Rs.50,000 in a month. If the combined account level spending is Rs.50,000 or more than 8 additional visits would be given free. After that every extra visit will be charged accordingly.	Rs. 1,200/-	54300500	-
<b>H. GENERAL CONSUMER BANKING CHARGES</b>			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Cheque Return Charges (not applicable on term loans)	Rs. 700/- per cheque	54203700	-
3) Collection on Customer Call	Rs. 250/- per pickup	54202250	-
4) UBL Airport Lounge Charges (Karachi Airport)	Rs. 1000/-*		
*Exceptions apply for Gold Credit Card and Platinum Credit Card Customers			

**Important Points:**

- Markup will be charged on unpaid principal 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.

**Notes:**

- \* If assigned credit limit is exceeded due to any charge/s mentioned in the prevailing Schedule of Charges, customer will be charged Over Limit Fee.
- \*\* This is a third party insurance product. UBL is acting as a distributor of EFU Insurance Company and Premium amount will be charged with the consent of the customer. Charges are quoted by vendor and are subject to change.
- \*\*\* Foreign transaction charges apply on purchases made in foreign currency AND/OR where the Merchant is residing outside the country or the settlement currency is other than local currency and processes the transaction in its local currency.

# INTERNATIONAL BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORTS</b>			
1) Cash Letters of Credit:			
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/-	54206000	LOC
2) Revalidation commission	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	54206050	AMC
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	-
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	-
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	-
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	-
d) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
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	-
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	Rs.1,000/- per application (flat)	54208800	-
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.1,500/-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.	54206750 54206000	HDC LEC
<p><b>•Note</b> 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 the amount (net of margin) for which FPAD is created 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.</p>			
8) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
9) L/C Amendment	Rs. 1,500/- 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	AMC
10) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
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/-paise per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-	54206750 54206400 57800400	HDC RTC SWS
12) Mark-up & commission in case of import bills under Import L/Cs			

Particulars	Charges	Code	
		GL	SC
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	-
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) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
14) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
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/-	54206750 54206400 57800400	- - -
15) Service charges on L/cs 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	DEC
b) Opened by us where Fx conversion / forward is done by other banks	@ 18 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
16) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	-
17) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges	54206850	HDC
18) Issuance of freight certificate for Imports on FOB basis	Rs 1,500/- per certificate		
19) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
20) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
21) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206750	-
22) Duplicate advice issuance	Rs.350/- per duplicate advice	54206850	-
23) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
24) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
<b>B. EXPORTS</b>			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	-
2) Letter of Credit			
a) Advising			
(i) Beneficiary in Pakistan	Rs.1,800/- (flat)	54206450	ADC
(ii) Beneficiary outside Pakistan	USD 60 (flat)	54206450	ADC
b) Amendment Advising			
(i) Beneficiary in Pakistan	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA
c) Negotiation of bills against issued under barter / remittance from SBP (rupee bill)	0.30%, Min. Rs.250/-		
d) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	ELC
e) Transfer of Export	Rs.1,300/-(flat)	54206550	ADC
f) Reimbursement payment to other local from non-resident rupee A/c	Rs.600/-(flat)	-	-

Particulars	Charges	Code	
		GL	SC
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 240/- (flat)	54206650	4023
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	41800800	EDS
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	HCH
5) If the documents are sent to other banks for negotiation under restricted Letter of Credit	Rs. 400/-(flat)	54206600	-
6) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
7) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
8) Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency A/c	15 Paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
9) NOC Issued Document transferred against Export document	Rs. 600/- (flat)	54206600	EBC
10) Freight Subsidy	Rs. 400/- per case	41400700	-
11) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
12) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
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	54206600	-
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 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	52600330	EMU
b) Negotiation (Usage) (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	52600330	EMU
16) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
17) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
18) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

**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	Code	
		GL	SC
19) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT	<b>Current FCY Accounts:</b> Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. <b>Saving FCY Accounts:</b> Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
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 (a)(i) above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c  Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
iv) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection, (In addition to foreign bank charges)	54206760	4005
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 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
vi) Investigation Charges on FDD (older than 1 year)	US \$50/- or equivalent		
c) Remittance abroad other than through Foreign Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007
ii) Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008



Particulars	Charges	Code	
		GL	SC
iii) Commission against issuance of FDD/FTT against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	-
d) i) FDD / FTT cancellation charges	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
iii) FDD / FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation.	54207750	4012
e) i) Issuance of duplicate FDD	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4013
ii) Issuance of duplicate FDD under Export	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4014
2) Inward			
a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) 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 proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or Equivalent Rupees per collection (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

**Note:**

- Whenever SWIFT message is sent, SWIFT/Communication charges will be recovered from customer.
- 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	Code	
		GL	SC
<b>D. MISCELLANEOUS</b>			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) Inward collection/Local Clearing 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 thereof and Max. USD 15	54203700	-
4) 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 @ 0.15%, Min. Rs.400/-	54203700	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
7) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
9) 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. In case no NICF facility to the customer then mark up @ 54 paisa per Rs. 1,000/- per day to be charged.	52600301	-
b) Negotiation (Usance)	If payment Foreign/Local bills realized within 3 days, no markup to be charged. In case 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. In case of no NICF facility is available to the customer then markup @54 paisa per Rs.1,000/- per day to be charged.	52600301	-
10) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
11) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate	54206850	-

**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

# COMMUNICATION CHARGES - GENERAL

Particulars	Charges	Code	
		GL	SC
<b>Communication Charges - General</b>			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 1,300/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account Opening Welcome Pack/Cheque Book/Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

**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 Inter Branch online transaction will be recovered.
- See Page 12 & 13 for waivers on Business Partner Accounts & Business Partner Plus.
- All Government levies including Sales Tax / 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.)
- 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.
- For Inter Branch Online transaction OBC charges would not apply.
- Concession to UBL Staff is allowed as per policy and relevant circulars.
- Whenever swift message is sent, SWIFT/communication charges will be recovered from customer



UBL Ameen  
ISLAMIC BANKING

أمّین



## DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. REMITTANCES</b>			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC			
a) Issuance of Cashier's Cheque / CBC - Through Account	Free	54200100	1009
Through Cash (For account holder & non account holder)	0.2% or Rs.1,000/- whichever is higher	54200110	1009
b) Cancellation of Cashier's Cheque /CBC For Account Holder	Free	54200150	1010
For Non- Account holder	500/- (Flat)		
c) Issuance of Duplicate Cashier's Cheque /CBC	Free	54200120	1011
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc. Through Account	Free	54200100	1009
Through Cash (for Account Holder and non account holder)	0.50% of fee/dues or Rs.25/- per instrument whichever is less. (Charges are inclusive of Sales Tax/FED)		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account			
a) Cash Deposits (Charges are to be recovered from the Depositor)		54203670	1006
i) Within City	Free		
ii) Intercity	Free		
b) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)		54200200	1007
i) Within City	Free		
ii) Intercity	Free		
c) Inter Bank Fund Transfer - IBFT via Branches (To all other banks within Pakistan only; charges are to be recovered from the remitter)	Rs. 400/- (flat)	54200250	-
d) Cash Withdrawals (Charges are to be recovered from the account holder)		54203680	1008
i) Within City	Free	54200280	1015
ii) Intercity	Free		
e) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	0.10% or Min Rs. 375/- whichever is higher		
3) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)		54200240	1007
a) Within City	Free		
b) Intercity	Free		
4) Issuance of COII For Account holders	Free		
5) Duplicate COII Issuance Charges	Rs. 250/- (flat)	54200400	1111
6) DD/MT/PO Cancellation Charges	Rs. 500/- (flat)	54200150	1010

**Note:**

- The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all CBS branches.

Particulars	Charges	Code	
		GL	SC
<ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>For Inter Branch Online transaction, OBC charges would not apply.</li> <li>Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered</li> <li>See Misc. for waivers on Ameen Business Account.</li> <li>ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities &amp; all online transactions should be treated as within city.</li> </ul>			
<b>B. BILLS</b>			
1) a) Clean (including cheques / dividend warrants / Bank Drafts / beyond NIFT / OBC Centers/ APC etc).	Free	54201450	1014
b) Intercity Clearing Charges	Free	54203660	1089
c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 200/- (flat) plus courier charges or actual wherever applicable		
<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>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/- per collection is to be recovered.</li> <li>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 only once.</li> <li>Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.</li> <li>Communication charges will be recovered, if fate of the instrument is asked for by telephone.</li> <li>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.</li> <li>OBC charges only to be collected where cheques are physically lodged in collection.</li> </ul>			
<b>C. PROJECT FINANCE /ADVANCES</b>			
Following charges may be recovered in addition to profit 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.	54202000	2001
b) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
c) 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.	54202100	2003
d) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
e) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party.	54202150	2006
2) Evaluation charges of property for security Purpose	At Actual	54202000	2005
3) Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities		54202200	2007
Upto Rs. 1 mln	Fresh / enhancement / renewal CA Rs. 5,000/- 0.7% of facilities amount, whichever is higher.		



Particulars	Charges	Code	
		GL	SC
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	2008
b) Godown staff salaries of Godown Keepers / Chowkidar.	At Actual	54202250	2009
c) Godown Inspection Charges	Shall be credited to Bank's Income Account	54202250	2010
i) Within municipal limits or within a radius of 10 kilometers from the branch Stock Value Upto Rs.1 mln Stock Value Above Rs.1 mln to 5 mln Stock Value Above Rs.5 mln to 10 mln Stock Value Above Rs.10 mln	Rs.200/- Rs.500/- Rs.1,000/- Rs. 2,000/- Plus actual conveyance charges (Max. one visit per month)	54202250	2010
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	2010
iii) Seasonal Financing (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	54202250	2010
d) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
e) CIB Report		57800700	2012
i) For Individual	Rs. 50/- (flat)		
ii) For Corporate Entities	Rs. 50/- (flat)		
f) Other Incidental Expenses: Insurance /Takaful/ Premium/ Contribution, Legal Charges, etc.	At Actual	57800500	2013
g) Handling charges on marking of lien on Shariah Compliant Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
h) Marking of lien on securities issued by UBL Ameen for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Advances / Financing			
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	2016

Particulars	Charges	Code	
		GL	SC
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	2017
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	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019
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	2020
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	2021

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

**D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS**

1) Charges for collection of Dividend Warrant	0.30% on amount of profit /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-
2) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-
3) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-

**4) Lockers**

Safe deposit lockers fee to be recovered in advance at the commencement of the period

	Small	Medium	Large	Extra Large		
<b>Option No. 1 Annual Fee/ Rented Locker</b> Note: Key deposit to be recovered	3,000/-	4,000/-	6,000/-	10,000/-		
<b>Option No. 2 Security Deposit</b> Note: a) No locker rent to be recovered b) Key Deposit to be recovered	40,000/-	70,000/-	100,000/-	140,000/-	54202850	1017
Key Deposit (One time only)	3,000/-	3,500/-	4,000/-	5,000/-	41805100 41802600	-

Key deposit & Security deposit Amount will be refundable at the time of vacation of locker.

b) Late payment charges (plus over due yearly rent) Note: * Late payment charges will be recovered once annually after rent is overdue for more than 30 days and shall be disbursed in the charity Account.	10%* of the applicable annual locker rent every year	54205500	1019
c) Breaking Charges	Rs 3,500/- (flat) per Locker or at actual, whichever is higher	54202850	1020

**Note:**

- In addition to above, 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 Regional Business Head / Divisional Head.
- No special waiver for current account holder will be allowed until approved / waived across the board for all account holders.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars		Charges		Code	
				GL	SC
<b>E. GUARANTEES</b>					
Guarantees Amount Range			Amount in PKR		
From	To	Service Charges per quarter or part thereof	Service Charges subsequent quarter or part thereof		
UPTO	500,000	1,250	625		
500,001	800,000	3,250	1,625		
800,001	1,000,000	4,500	2,250		
1,000,001	1,500,000	6,250	3,125		
1,500,001	2,000,000	8,750	4,375		
2,000,001	2,500,000	11,250	5,625		
2,500,001	3,000,000	13,750	6,875		
3,000,001	3,500,000	16,250	8,125		
3,500,001	4,000,000	18,750	9,375		
4,000,001	4,500,000	21,250	10,625		
4,500,001	5,000,000	23,750	11,875		
5,000,001	5,500,000	26,250	13,125		
5,500,001	6,000,000	28,750	14,375		
6,000,001	6,500,000	31,250	15,625		
6,500,001	7,000,000	33,750	16,875		
7,000,001	7,500,000	36,250	18,125		
7,500,001	8,000,000	38,750	19,375		
8,000,001	8,500,000	41,250	20,625		
8,500,001	9,000,000	43,750	21,875		
9,000,001	9,500,000	46,250	23,125		
9,500,001	10,000,000	48,750	24,375		
10,000,001	12,500,000	56,250	28,125		
12,500,001	15,000,000	68,750	34,375		
15,000,001	17,500,000	81,250	40,625		
17,500,001	20,000,000	93,750	46,875		
20,000,001	22,500,000	106,250	53,125		
22,500,001	25,000,000	118,750	59,375		
25,000,001	27,500,000	105,000	52,500		
27,500,001	30,000,000	115,000	57,500		
30,000,001	32,500,000	125,000	62,500		
32,500,001	35,000,000	135,000	67,500		
35,000,001	37,500,000	145,000	72,500		
37,500,001	40,000,000	155,000	77,500		
40,000,001	42,500,000	165,000	82,500		
42,500,001	45,000,000	175,000	87,500		
45,000,001	47,500,000	185,000	92,500		
47,500,001	50,000,000	195,000	97,500		
50,000,001	52,500,000	179,375	89,688		
52,500,001	55,000,000	188,125	94,063		
55,000,001	57,500,000	196,875	98,438		
57,500,001	60,000,000	205,625	102,813		
60,000,001	62,500,000	214,375	107,188		

Particulars		Charges		Code	
				GL	SC
62,500,001	65,000,000	223,125	111,563		
65,000,001	67,500,000	231,875	115,938		
67,500,001	70,000,000	240,625	120,313		
70,000,001	72,500,000	249,375	124,688		
75,000,001	77,500,000	266,875	133,438		
77,500,001	80,000,000	275,625	137,813		
80,000,001	82,500,000	284,375	142,188		
82,500,001	85,000,000	293,125	146,563		
85,000,001	87,500,000	301,875	150,938		
87,500,001	90,000,000	310,625	155,313		
90,000,001	92,500,000	319,375	159,688		
92,500,001	95,000,000	328,125	164,063		
95,000,001	97,500,000	336,875	168,438		
97,500,001	100,000,000	345,625	172,813		

1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills	Rs.1,500/- (flat)	54203000	SGT
2) Guarantees secured by cash margin / lien over deposits	0.05% per quarter or part thereof, Min. Rs.500/-	31501020	MO2 / MO3
3) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members	54203150	-
4) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.	as per Guarantees Amount Slab/Range Min US \$100	54203150	BGC
b) Counter Guarantee issued by us for guarantee issuance abroad	as per Guarantees Amount Slab/Range Min US \$100	54203150	BGC
5) Amendment	Rs.1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. In case of back to back Guarantee: USD 75 or plus slabs specified under item 4 (a) and (b) above, if amendment involves increase in amount or extension in period.	54203150	BGC
6) Service charges for handling claims lodged by beneficiary		54203150	BGC
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) or equivalent		

**Note:**

- Over Rs 100 Min Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year. Charges may be waived against 100 % cash kept in Margin Account.
- The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.
- In addition to above, service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.
- All guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 Million (per quarter or part thereof) & Rs 2,000/- for subsequent quarter

Particulars		Charges	Code	
			GL	SC
<b>F. LOCAL TRADE BUSINESS</b>				
<b>(Inland Letter of Credit)</b>				
		<b>Minimum Rs. 2,200</b>		
<b>From</b>	<b>To</b>	<b>Per quarter or part thereof</b>		
UPT	500,000	2,200		
500,001	800,000	2,600		
800,001	1,000,000	3,600		
1,000,001	1,500,000	5,000		
1,500,001	2,000,000	7,000		
2,000,001	2,500,000	9,000		
2,500,001	3,000,000	11,000		
3,000,001	3,500,000	13,000		
3,500,001	4,000,000	15,000		
4,000,001	4,500,000	17,000		
4,500,001	5,000,000	19,000		
5,000,001	5,500,000	21,000		
5,500,001	6,000,000	23,000		
6,000,001	6,500,000	25,000		
6,500,001	7,000,000	27,000		
7,000,001	7,500,000	29,000		
7,500,001	8,000,000	31,000		
8,000,001	8,500,000	33,000		
8,500,001	9,000,000	35,000		
9,000,001	9,500,000	37,000		
9,500,001	10,000,000	39,000		
10,000,001	12,500,000	45,000		
12,500,001	15,000,000	55,000		
15,000,001	17,500,000	65,000		
17,500,001	20,000,000	75,000		
20,000,001	22,500,000	85,000		
22,500,001	25,000,000	95,000		
25,000,001	27,500,000	105,000		
27,500,001	30,000,000	115,000		
30,000,001	32,500,000	125,000		
32,500,001	35,000,000	135,000		
35,000,001	37,500,000	145,000		
37,500,001	40,000,000	155,000		
40,000,001	42,500,000	165,000		
42,500,001	45,000,000	175,000		
45,000,001	47,500,000	185,000		
47,500,001	50,000,000	195,000		
50,000,001	52,500,000	205,000		
52,500,001	55,000,000	215,000		
55,000,001	57,500,000	225,000		
57,500,001	60,000,000	235,000		
60,000,001	62,500,000	245,000		
62,500,001	65,000,000	255,000		

Particulars		Charges	Code	
			GL	SC
65,000,001	67,500,000	265,000		
67,500,001	70,000,000	275,000		
70,000,001	72,500,000	285,000		
72,500,001	75,000,000	295,000		
77,500,001	80,000,000	315,000		
80,000,001	82,500,000	325,000		
82,500,001	85,000,000	335,000		
85,000,001	87,500,000	345,000		
87,500,001	90,000,000	355,000		
90,000,001	92,500,000	365,000		
92,500,001	95,000,000	375,000		
95,000,001	97,500,000	385,000		
97,500,001	100,000,000	395,000		
<b>NOTE:</b> <ul style="list-style-type: none"> <li>• LC service charges in case of Import Murabaha / Import Ijarah will be built in murabaha cost / Ijarah installment</li> <li>• Discount may be offered to customers in the above mentioned charges subject to the Regional Head's approval.</li> <li>• All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)</li> </ul>				
<b>1) Local Imports LC</b>				
a) Inland Letters of Credit issuance	as per Letter of credit (Inland) grid	54206000	LOC	
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus charges as per item a) above if increase in amount.	54206050	AMC	
<b>c) Swift Charges</b>				
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher	57800400	SWF	
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher			
d) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-	
e) Sales Tax/ FED invoice certificate	Rs.1,000/- per certificate	54206850	-	
f) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN	
<b>2) Local Import Bills</b>				
<b>a) Sight Bills</b>				
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against PAD Bill (Sight Bill)	Rs. 1,500/- (flat) per bill	54206750	HDC	
<b>b) Usance Bills</b>				
i) Collection Charges	0.40% per bill Min. Rs.1,500/-	54206400	RT1	
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	LEC	
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC	

Particulars	Charges	Code	
		GL	SC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
f) Issuance of Business Performance Certificate of Previous Years at the Customer's Request	Rs.3,000/- (flat) per certificate	54206850	-
<b>3 a) In Land Export LC Advising</b>			
i) LC Advising	Rs.1,200/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs.800/- (flat)	54206500	ADA
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
<b>b) Documentary bills drawn against Inland Letter of Credit Sight bills</b>			
i) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	-
ii) If negotiation is restricted to some other bank	Rs. 500/- (flat) per bill will be charged by the forwarding branch		
iii) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	COU/ CO1
c) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
d) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
e) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
f) Documentary collection other than those drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
		52600330	
g) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAN

**Note:**

- In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Regional Head
- In addition to the charges above, all applicable Govt levies will also be recovered

(B)		If bill matures after expiry of L/C (Acceptance)
		<b>Minimum Rs. 1,200</b>
<b>From</b>	<b>To</b>	<b>Per month or part thereof</b>
UPT	1,000,000	1,200
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250

Particulars		Charges	Code	
			GL	SC
4,500,001	5,000,000		4,750	
5,000,001	5,500,000		5,250	
5,500,001	6,000,000		5,750	
6,000,001	6,500,000		6,250	
6,500,001	7,000,000		6,750	
7,000,001	7,500,500		7,250	
7,500,001	8,000,000		7,750	
8,000,001	8,500,000		8,250	
8,500,001	9,000,000		8,750	
9,000,001	9,500,000		9,250	
9,500,001	10,000,000		9,750	
10,000,001	12,500,000		11,250	
12,500,001	15,000,000		13,750	
15,000,001	17,500,000		16,250	
17,500,001	20,000,000		18,750	
20,000,001	22,500,000		21,250	
22,500,001	25,000,000		23,750	
25,000,001	27,500,000		26,250	
27,500,001	30,000,000		28,750	
30,000,001	32,500,000		31,250	
32,500,001	35,000,000		33,750	
35,000,001	37,500,000		36,250	
37,500,001	40,000,000		38,750	
40,000,001	42,500,000		41,250	
42,500,001	45,000,000		43,750	
45,000,001	47,500,000		46,250	
47,500,001	50,000,000		48,750	
50,000,001	52,500,000		51,250	
52,500,001	55,000,000		53,750	
55,000,001	57,500,000		56,250	
57,500,001	60,000,000		58,750	
60,000,001	62,500,000		61,250	
62,500,001	65,000,000		63,750	
65,000,001	67,500,000		66,250	
67,500,001	70,000,000		68,750	
70,000,001	72,500,000		71,250	
72,500,001	75,000,000		73,750	
75,000,001	77,500,000		76,250	
77,500,001	80,000,000		78,750	
82,500,001	85,000,000		83,750	
85,000,001	87,500,000		86,250	
87,500,001	90,000,000		88,750	
90,000,001	92,500,000		91,250	
92,500,001	95,000,000		93,750	
95,000,001	97,500,000		96,250	
97,500,001	100,000,000		98,750	

**Note:**

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



Particulars	Charges	Code	
		GL	SC
4) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per scrip	54208050	-
5) Credit information report including credit report on Foreign Supplier / Buyers			
a) Within City Report	Rs.1,200/- payable by Agents plus Rs.500/- service charges	54208050	-
b) Foreign Report	Actual Foreign Agents charges equivalent in Pak. Rupees Plus Rs. 600/- service charges	54208050	-
c) If requested by Banks/DFIs.	Free	-	-
6) Standing instructions fee to be recovered in addition to the usual charges on remittance if any	Rs.200/-per attempt	54204050	1064 - 1075
7) Emigration Certificate	Rs.150/- per certificate	54204100	1040
8) Proprietorship Certificate	Rs.150/- per certificate	54204100	1040
9) No Objection Certificate (NOC)	Rs.150/- per certificate	54204100	1040
		54204150	1041-1941
10) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042
11) 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	-
12) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 150/- whichever is higher ii) Out of pocket expense Rs.10,000/-		

**13)**

AMEEN BUSINESS ACCOUNT (ABA) WAIVER GRID		
Eligible for 100% waiver of Schedule of Charges for the following services		
a	Online Transactions country wide	Free
b	Ameen VISA Debit Card	Free
c	Cheque Book Issuance	Free
d	Issuance of Cashier's Cheque / (Pay Order)	Free
e	Stop Payment Charges of Instrument	Free
f	Receipt of Over the Counter Cash	Free
g	Cancellation of Cashier's Cheque / Pay Order	Free
h	Cheque Return Unpaid	Free
i	Clean Bill for Collection	Free
j	SMS Alerts	Free
k	Duplicate Cashier's Cheque / (Pay Order)	Free
l	Duplicate Account Statement	Free
<b>Note:</b>		
i)	Minimum daily Average Balance for waiver grid Rs 25,000/-	
ii)	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff wherever applicable	
iii)	Charges negotiable on case to case basis under approval of relevant Regional Head.	
iv)	In addition to the charges above, all applicable govt levies will also be recovered.	

**G. Miscellaneous**

1) a) Delivery of Statement of account (Mandatory)	Free	-	-
b) Duplicate/On-Demand Statement of Account	Free	54203500	1005
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026
3) 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 pm to 3:00 pm	Rs. 330/-
	3:00 pm 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/-

Particulars	Charges	Code	
		GL	SC
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027
6) Charges for same day collection/clearing cheque through NIFT	Rs. 500/- (flat) per instrument	54203650	1030
7) Charges of Voice Biometric per year	Upto Rs. 500/-	-	-
8) Stop payment charges of Cheque /TT/PO/DD	For PKR. A/c - Rs. 400/- (flat) per instruction* For F.C A/c - US \$ 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004
Note: *one instruction may include advice for series/multiple instructions		54203700	1032/ 1033
9) Charges for cheque return unpaid			
a) Outward Clearing	Free		
b) Inward Clearing	PKR 400/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-		
10) a) Cost of Issuance of all Currency Cheque Books			
i) MICR For Accounts	Rs. 12/- per leaf (flat)	54203750	1003
ii) NON - MICR	Rs. 15/- per leaf	54203750	1079
b) Cost of issuance of customized cheque books	Charges as in 10(a) above plus actual cost of cheque book		
c) Corporate Customer's Cheque Books/Leaves	On case to case basis, as per agreement with the party		
11) Salary & Pension disbursement charges. **No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees	Min Rs.75/- per transaction from remitting organization's main account (or as per agreement)	54203850	1034
12) Photocopy of a paid cheque returned to customer			
Within 1 year	Rs. 200/-	} Charges per } Cheque	54203900 1036
Above 1 year	Rs. 1,000/-		54203900 1037- 1038

- No joining fee. Annual fee to be recovered in advance. No refund on account closure.
- 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 basis under approval of relevant Regional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

# CONSUMER BANKING

Particulars	Charges	Code													
		GL	SC												
<b>A. ATM / DEBIT CARD</b>															
<b>General Debit / Prepaid Card Charges</b>															
a) Annual Charges															
	<table border="1"> <thead> <tr> <th>Card Type</th> <th>Basic</th> <th>Supplementary</th> </tr> </thead> <tbody> <tr> <td>Visa Gold</td> <td>600/-</td> <td>350/-</td> </tr> <tr> <td>Visa Classic</td> <td>300/-</td> <td>150/-</td> </tr> <tr> <td>Premium MasterCard</td> <td>600/-</td> <td>350/-</td> </tr> </tbody> </table>	Card Type	Basic	Supplementary	Visa Gold	600/-	350/-	Visa Classic	300/-	150/-	Premium MasterCard	600/-	350/-		
Card Type	Basic	Supplementary													
Visa Gold	600/-	350/-													
Visa Classic	300/-	150/-													
Premium MasterCard	600/-	350/-													
b) Card Replacement Fee (Upon Request)	Rs.350/-														
c) Switch Transaction Fee															
i) Withdrawals on 1 Link ATMs other than UBL	Rs.15/-	54204800	1067												
ii) Withdrawals on other Switches	Rs.15/-	54204830	1068												
d) International Usage Charges															
i) ATM Withdrawal	3% of transaction amount	54204850	1051												
ii) POS & Internet Purchase															
a) Purchase in Currency other than USD and PKR	NIL - Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with the association														
b) Purchase in USD and PKR	3.5% of transaction amount	54204850	1052												
e) Balance Inquiry															
i) Within Pakistan from Non 1 Link ATMs	Rs. 5/- per transaction	54204830	1071												
ii) From Outside Pakistan	Rs. 100/- per transaction														
f) Internet Usage															
i) Activation Charges	Free	-	-												
ii) Per Session Charges	Rs.100/-	54204420	1085												
g) Charge on Declined POS Transaction															
i) For Local - Incase of Low Balance and Excess Over Limit	Rs. 5/-	54204410	1083-1084												
ii) For International - Incase of Low Balance and Excess Over Limit	Rs. 35/-														
h) Funds Transfer through ATM															
	Within UBL Rs. 50/- per transaction.	54200230	1149												
	Outside UBL Rs. 100/- per transaction.		1049												
<b>B. UBL GO GREEN</b>															
1) SMS Alert Charges															
a) For LCY Accounts															
i) Basic Service	Monthly Charges equivalent to Rs.50/-* (For first 50 SMS) Re. 1 per SMS thereafter	54204570	-												
ii) Premium Service	Monthly Charges equivalent to Rs.100/-* (For first 150 SMS) Re. 0.5 per SMS thereafter	54204570	-												
b) For FCY Account															
i) Basic Service	Monthly Charges Rs. 50/-* ( for first 50 SMS) Equivalent to Rs. 1 per SMS thereafter														
ii) Premium Service	Monthly Charges Rs. 100/-* ( for first 150 SMS) Equivalent to Rs. 0.50 per SMS thereafter														
<b>Note:</b>															
*Mandatory monthly deduction irrespective of number of SMS															
b) E-Statement															
i) Statement of Account through E-mail	Free	-	-												

Particulars	Charges	Code	
		GL	SC
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Regional Business Head/ Divisional Head</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>C. AMEEN Drive - Auto Financing</b>			
1) Application Processing Charges	Rs. 6,000/- + FED(on approval)	-	-
2) Vehicle Evaluation Charges*	As per financing documents or Rs. 5,000/- if not specified (for used car financing)	-	-
3) Late Payment Charges (Charity)	Up to 20% p.a on outstanding rentals by actual number of over due days to be credited in charity account.	-	-
4) Vehicle Re-Possession Charges*	Actual incurred by the bank up to a maximum of Rs. 50,000/-	-	-
5) Repossessed Vehicle Evaluation Charges*	Rs. 2,500/-	-	-
6) Auction Charges	Rs. 5,000/-	-	-
7) Insurance/TAKAFUL Charges*	As per the rate quoted by the Insurance/TAKAFUL Company	-	-
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
8) Over the Counter Cash Payment	NIL within UBL Ameen network		
9) Resumption of Auto Financing After Repossession	Rs. 5,000/-		
10) Change of vehicle after approval	Rs. 2,500/- flat		
11) Old (Local/Imported) vehicle processing charges	Rs. 5,000/- + FED to be recovered per car (on approval)		
<b>D. GENERAL CONSUMER BANKING CHARGES</b>			
1) Duplicate Statement	Rs. 35/- per statement		
2) Cheque Return Charges (not applicable on term Financing)	Rs. 700/- per cheque	54203700	-
3) Collection on Customer Call	Rs. 250/- per pickup	54202250	-

## INTERNATIONAL BANKING

**UBL Ameen Islamic Banking-Schedule of Bank Charges (Jan-Jun 2016)**  
**INTERNATIONAL BANKING**

Imports			Amount in PKR
Amount	Letter of Credit		Subsequent Qtr or part thereof
	Range	1st Quarter or part thereof	
Upto	500,000	2,200	1,250
500,001	800,000	2,600	1,625
800,001	1,000,000	3,600	2,250
1,000,001	1,500,000	5,000	3,125
1,500,001	2,000,000	7,000	4,375
2,000,001	2,500,000	9,000	5,625
2,500,001	3,000,000	11,000	6,875
3,000,001	3,500,000	13,000	8,125
3,500,001	4,000,000	15,000	9,375
4,000,001	4,500,000	17,000	10,625
4,500,001	5,000,000	19,000	11,875
5,000,001	5,500,000	21,000	13,125
5,500,001	6,000,000	23,000	14,375
6,000,001	6,500,000	25,000	15,625
6,500,001	7,000,000	27,000	16,875
7,000,001	7,500,000	29,000	18,125
7,500,001	8,000,000	31,000	19,375
8,000,001	8,500,000	33,000	20,625
8,500,001	9,000,000	35,000	21,875
9,000,001	9,500,000	37,000	23,125
9,500,001	10,000,000	39,000	24,375
10,000,001	12,500,000	45,000	28,125
12,500,001	15,000,000	55,000	34,375
15,000,001	17,500,000	65,000	40,625
17,500,001	20,000,000	75,000	46,875
20,000,001	22,500,000	85,000	53,125
22,500,001	25,000,000	95,000	59,375
25,000,001	27,500,000	105,000	65,625
27,500,001	30,000,000	115,000	71,875
30,000,001	32,500,000	125,000	78,125
32,500,001	35,000,000	135,000	84,375
35,000,001	37,500,000	145,000	90,625
37,500,001	40,000,000	155,000	96,875
40,000,001	42,500,000	165,000	103,125
42,500,001	45,000,000	175,000	109,375
45,000,001	47,500,000	185,000	115,625
47,500,001	50,000,000	195,000	121,875
50,000,001	52,500,000	179,375	128,125
52,500,001	55,000,000	188,125	134,375
55,000,001	57,500,000	196,875	140,625
57,500,001	60,000,000	205,625	146,875
60,000,001	62,500,000	214,375	153,125

62,500,001	65,000,000	223,125	159,375
67,500,001	70,000,000	240,625	171,875
70,000,001	72,500,000	249,375	178,125
72,500,001	75,000,000	258,125	184,375
75,000,001	77,500,000	266,875	190,625
77,500,001	80,000,000	275,625	196,875
80,000,001	82,500,000	284,375	203,125
82,500,001	85,000,000	293,125	209,375
85,000,001	87,500,000	301,875	215,625
87,500,001	90,000,000	310,625	221,875
90,000,001	92,500,000	319,375	228,125
92,500,001	95,000,000	328,125	234,375
95,000,001	97,500,000	336,875	240,625
97,500,001	100,000,000	345,625	246,875

- \* LC service charges in case of Import Murabaha / Import Ijarah will be built in murabaha cost / Ijarah Installment
- \*\* Discount may be offered to customers in the above mentioned charges subject to the Regional Head's approval.
- \*\*\* All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1

**A. IMPORTS**

1) Cash Letters of Credit: a) Issuance of Letter of Credit	As per International import A, slab of SOC Rs. 100/- Min As per Credit Approval	54206000	LOC
b) Profit on spot LC Murabaha c) Profit on spot PAD Murabaha			
2) Revalidation commission	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	54206050	AMC
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	Transfer Commission will be charged as applicable incase of fresh Letter of Credit	54206000	
4) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
5) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
6) L/C Amendment	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 above, if amendment increase in amount or extension in period of shipment.	54206050	AMC
7) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
8) 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/-	54206750 54206400 57800400	HDC RTC SWS



Particulars	Charges	Code	
		GL	SC
9) Profit / services charges in case of import bills under Import L/Cs		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	As per Approval		
iii) If retired during next 15 days after the period mentioned in (i) and (ii) above	As per Approval		
iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	As per Approval		
10) Import bills returned unpaid	Handing charges USD 100/- (flat) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
11) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
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/-	54206750 54206400 57800400	- - -
12) Service charges on L/cs 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	DEC
b) Opened by us where Fx conversion / forward is done by other banks	@ 15 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
13) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	-
14) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges	54206850	HDC
15) Issuance of freight certificate for Imports on FOB basis	Rs 1,500/- per certificate		
16) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
17) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
18) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206750	-
19) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
20) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
<b>B. EXPORTS</b>			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	-
2) Letter of Credit			
a) Advising			
(i) Beneficiary in Pakistan	Rs.1,800/- (flat)	54206450	ADC
(ii) Beneficiary outside Pakistan	USD 60 (flat)	54206450	ADC
b) Amendment Advising			
(i) Beneficiary in Pakistan	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA
c) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	ELC
d) Transfer of Export	Rs.1,300/-(flat)	54206550	ADC
e) Reimbursement payment to other local banks from non-resident rupee A/c	Rs.600/-(flat)	-	-
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 240/- (flat)	54206650	4023
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	41800800	EDS

Particulars	Charges	Code	
		GL	SC
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	HCH
5) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
6) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
7) Service charges against export documents sent for collection basis where payment cover is already received to our Nostro A/c	15 paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
8) NOC Issued Document transferred against Export document	Rs. 600/- (flat)	54206600	EBC
9) Freight Subsidy	Rs. 400/- per case	41400700	-
10) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original	Rs.1,000/- per certificate		
b) Duplicate	Rs. 2,000/- per certificate		
12) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
13) Duplicate advice issuance	Rs.300/- per duplicate advice		-
14) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
15) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
16) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

**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.

17) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT	<b>FCY Accounts:</b> Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
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 (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003

Particulars	Charges	Code	
		GL	SC
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c  Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
iv) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 In addition, foreign bank charges also apply	54206760	4005
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 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
vi) Investigation Charges on FDD (older than 1 year)	US \$50/- or equivalent		
b) Remittance abroad other than through Foreign Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007
ii) Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008
iii) Commission against issuance of FDD/FTT against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	-
c) i) FDD / FTT cancellation charges	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
iii) FDD / FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation.	54207750	4012
d) i) Issuance of duplicate FDD	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4013
ii) Issuance of duplicate FDD under Export	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4014
2) Inward			
a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-

Particulars	Charges	Code	
		GL	SC
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) 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 proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or Equivalent Rupees per collection (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

**Note:**

- Whenever SWIFT message is sent, SWIFT/Communication charges will be recovered from customer.
- 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	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) Inward collection/Local Clearing 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	-
4) 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 @ 0.15%, Min. Rs.400/-	54203700	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
7) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
9) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
10) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate		-

**\*Note:**

- i) UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted.
- ii) In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)
- iii) Charges negotiable on case to case basis under approval of relevant Regional Head
- iv) In addition to the charges above, all applicable Govt levies will also be recovered

## COMMUNICATION CHARGES

Particulars	Charges	Code	
		GL	SC
<b>Communication Charges - General</b>			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 1,300/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account Opening Welcome Pack/Cheque Book/ Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

**IMPORTANT NOTES:**

- All Government levies including Sales Tax / 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.)
- 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.
- For Inter Branch Online transaction OBC charges would not apply.
- Concession to UBL Staff is allowed as per policy and relevant circulars.
- Whenever swift message is sent, SWIFT/communication charges will be recovered from customer