



where you come first

## Schedule of Charges - Credit Cards

Effective 1st July 2016

Annual Membership Fee (with basic ATM withdrawal insurance coverage)	Silver: Rs. 2,000/-, Gold: Rs. 4,000/- Platinum: Rs. 6,000/-
Chip Maintenance Fee	Basic: Silver Rs. 500/-, Gold: Rs. 750/- Platinum: Rs. 1,000/- Supplementary: Silver Rs. 250/-, Gold: Rs. 375/- Platinum: Rs. 500/-
Annual Supplementary Card Fee (with basic ATM withdrawal insurance coverage)	Silver: Rs. 500/-, Gold: Rs. 750/- Platinum: Rs. 2,000/-
Corporate card - Annual Membership Fee	Normal: Rs. 5,000/-, Gold: Rs. 7,500/-
Corporate card - Chip Maintenance Fee	Normal: Rs. 750/-, Gold: Rs.1,000/-
Value added ATM withdrawal insurance Fee	Rs. 1,000/- per annum
APR - Retail Transaction	39.99%
APR - Cash Advance	39.99%
APR - BTF (Open & Regular)	Up to 24%
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
APR - Lite Installment Plan	Up to 30%
APR - Cash on Phone	29%
Minimum Monthly Payment	5% of the outstanding balance or Rs. 500/- (whichever is higher)
Cash Advance Fee	3% of the amount withdrawn or Rs. 750/- (whichever is higher)
Late Payment Fee	Rs. 1,250/-
Over Limit Fee*	Rs.1,200/-
Credit Guardian (Insurance) - Optional**	0.79% of the monthly outstanding balance
Family Security Plan**	Plan A - Rs. 63/- per month Plan B - Rs. 105/- per month Plan C - Rs. 210/- per month Plan D - Rs. 315/- per month
Child Education Plan**	Plan A - Rs. 49/- per child per month Plan B - Rs. 98/- per child per month Plan C - Rs. 125/- per child per month
Hospital Cash Plan - Executive**	21 – 35 years: Rs. 220/- per month 36 – 50 years: Rs. 360/- per month 51 – 60 years: Rs. 824/- per month Each Child 1- 20 years: Rs. 215/- per month
Hospital Cash Plan - Deluxe**	21 – 35 years: Rs. 320/- per month 36 – 50 years: Rs. 529/- per month 51 – 60 years: Rs. 1200/- per month Each Child 1-20 years: Rs. 300/- per month
Booking Charges - Balance Transfer (Open)	Rs. 350/-
Booking Charges - Lite Installment Plan	Rs. 400/- per transaction or 1% of transaction amount (whichever is higher)
Booking Charges - Cash on Phone	Rs. 500/- per transaction or 1% of transaction amount (whichever is higher)
Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs.1,000/- (whichever is higher)
Card Replacement Fee - Silver and Gold	Rs. 500/- Upon Customer request
Card Replacement Fee - Platinum	Rs. 1,000/- Upon Customer request
Utility Bill Payment Fee	Rs. 50/- per transaction
Foreign Transaction Charges***	3% of the transaction amount
VISA / MasterCard Arbitration Charges for Disputed Transaction	USD 500/- or equivalent
SMS Alert Fee	Up to Rs. 50/- per month
<b>Platinum Priority Pass Fee</b>	
Membership / Annual Fee	Free
Airport Lounge Visit Fee	USD 35/- per visit
<b>Global Customer Assistance Service - Fee</b>	
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement - Visa Gold & Platinum	USD 250/- per request
Emergency Card Replacement - Visa Classic	USD 225/- per request
Emergency Cash Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service / Visa Assistance Centre	USD 7.50/- per request

United Bank Limited

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Shapes Visit charges (for Platinum Credit cards only)

Rs. 1,200/-

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.

### General Consumer Banking Charges

Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)
Cheque Return Charges (not applicable on term loans)	Rs. 700/- per cheque
Collection on Customer Call	Rs. 250/- per pickup
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.

### CALCULATION OF SERVICE CHARGES

#### EXAMPLE ONE

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2016	1,000/-
Payment	Jan 20, 2016	1,000/-
<b>Service Charges on Jan 08, 2016</b>		<b>Nil</b>

#### EXAMPLE TWO: TRANSACTION SCENARIOS

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2016	1,000/-
BTF	Jan 02, 2016	1,000/-
Cash Advance	Jan 03, 2016	1,000/-
Payment	Jan 20, 2016	500/-

#### CALCULATION #1: SERVICE CHARGES DUE ON Jan 08, 2016

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail	0		Nil
BTF	24% / 360 x 1,000	7	4.67/-
Cash Advance	39.99% / 360 x 1,000	6	6.66/-
<b>Service Charges</b>			<b>11.33/-</b>

**Total Amount Remaining: Rs. 500 - Rs. 11.33 = Rs. 488.67/-**

**Net Adjustable Outstanding Balance**

**2,511.33/-**

#### CALCULATION #2: SERVICE CHARGES DUE ON FEBRUARY 2016

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail Transaction	39.99% / 360 x 1,000	39	43.32/-
Cash Advance	39.99% / 360 x 1,000	31	34.44/-
BTF	24% / 360 x 1,000	12	8.00/-
BTF (after payment)	24% / 360 x (1,000 - 488.67)	19	6.47/-
<b>Service Charges</b>			<b>92.23/-</b>
<b>Closing Balance</b>			<b>2,603.40/-</b>

#### IMPORTANT POINTS:

- APR (Annualized Percentage Rate) =  $\frac{\text{Mark-up paid for the period}}{\text{Outstanding Principal Amount}} \times \frac{360}{\text{No. of days}} \times 100$
- The given examples are only for the purpose of understanding the calculation of service charges.
- The Bank, at its discretion, can revise these charges as per the prevailing SOC after due notice to the customer.
- Amount may vary due to 'rounding off'.
- The examples do not include FED and/or other charges.

#### ASSUMPTIONS:

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