



where you come first



Schedule of Bank Charges
Jan - Jun 2015

United Bank Limited



111-825-888




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, 2015

Sr. #	Description	Page#
01.	DOMESTIC BANKING	01-14
	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
02.	UBL Signature - Priority Banking	15-17
03.	Bank Charges for Government Business	18-19
04.	Branchless & E-Banking	20-24
05.	Consumer Banking	25-31
06.	International Banking	32-38
	A. Imports	33-34
	B. Exports	34-36
	C. Remittances	36-37
	D. Miscellaneous	38
07.	Communication Charges - General	39-40
08.	Important Notes	40
		
	UBL AMEEN ISLAMIC BANKING	41
09.	Domestic Banking	42-54
	A. Remittances	43-44
	B. Bills	44
	C. Project Finance/Advances	44-46
	D. Sale / Purchase of Securities, Custody of Articles in Safe Deposit & Safe Deposit Lockers	46
	E. Guarantees	47-48
	F. Local Trade Business	49-53
	G. Miscellaneous Charges	53-54
10.	Consumer Banking	55-57
11.	International Banking	58-64
	A. Imports	60-61
	B. Exports	61-62
	C. Remittances	62-64
	D. Miscellaneous	64
12.	Communication Charges	65-66
13.	Important Notes	66



UBL Ameen
ISLAMIC BANKING

اَمِيْن



DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
A. REMITTANCES			
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		
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	0.10% or Min Rs. 350/- whichever is higher		
c) Inter Bank Funds Transfer - IBFT via Branches and Contact Centre (through 1 Link 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	0.20% 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	Minimum USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/- or 0.10% whichever is higher		
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"> In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) In addition to the charges above, all applicable Government levies will also be recovered. Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. For Inter Branch Online transaction, OBC charges would not apply. Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered See Misc. for waivers on Ameen Business Account. ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities & all online transactions should be treated as within city. 			
B. BILLS			
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		
<p>Note:</p> <ul style="list-style-type: none"> 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. 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. Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered. Communication charges will be recovered, if fate of the instrument is asked for by telephone. No charges, if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled as a local clearing. OBC charges only to be collected where cheques are physically lodged in collection. 			
C. i) PROJECT FINANCE /ADVANCES			
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.100/- (flat)		
ii) For Corporate Entities	Rs. 300/- (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															
a)	<table border="1"> <thead> <tr> <th></th> <th>Small</th> <th>Medium</th> <th>Large</th> </tr> </thead> <tbody> <tr> <td>Annual fee</td> <td>3,000/-</td> <td>4,000/-</td> <td>6,000/-</td> </tr> <tr> <td>Key Deposit (One time only)</td> <td>3,000/-</td> <td>3,500/-</td> <td>4,000/-</td> </tr> </tbody> </table>		Small	Medium	Large	Annual fee	3,000/-	4,000/-	6,000/-	Key Deposit (One time only)	3,000/-	3,500/-	4,000/-	54202850	1017
	Small	Medium	Large												
Annual fee	3,000/-	4,000/-	6,000/-												
Key Deposit (One time only)	3,000/-	3,500/-	4,000/-												
		54208050	-												
b) Late payment charges (plus over due yearly rent)	10%* of the applicable annual locker rent every year	54205500	1019												
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.															
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
E. GUARANTEES					
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
F. LOCAL TRADE BUSINESS				
(Inland Letter of Credit)				
		Minimum Rs. 2,200		
From	To	Per quarter or part thereof		
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		
NOTE: <ul style="list-style-type: none"> • 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 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter) 				
1) Local Imports LC				
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	
c) Swift Charges				
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	
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	
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	

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	-
3 a) In Land Export LC Advising			
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) Documentary bills drawn against Inland Letter of Credit Sight bills			
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)
		Minimum Rs. 1,200
From	To	Per month or part thereof
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	Rs. 150/- per certificate	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/-		

Note:

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 (First Cheque Book)	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
Note:		
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	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	54203500	1005
2) Issuance of SBP/ NBP cheques / Special Clearing	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/RTC/ PO/DD	For PKR. A/c - Rs. 350/- (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	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 For All other Accounts	Rs. 10/- per leaf (flat) Rs. 7/- 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		

- 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 additional to the charges above, all applicable Government levies will also be recovered.

CONSUMER BANKING

Particulars	Charges	Code										
		GL	SC									
A. ATM / DEBIT CARD												
1) General Debit / Prepaid Card Charges												
a) Annual Charges												
	<table border="1"> <thead> <tr> <th>Card Type</th> <th>Basic</th> <th>Supplementary</th> </tr> </thead> <tbody> <tr> <td>Gold</td> <td>500/-</td> <td>250/-</td> </tr> <tr> <td>Silver</td> <td>300/-</td> <td>150/-</td> </tr> </tbody> </table>	Card Type	Basic	Supplementary	Gold	500/-	250/-	Silver	300/-	150/-		
Card Type	Basic	Supplementary										
Gold	500/-	250/-										
Silver	300/-	150/-										
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	Free											
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. UBL GO GREEN												
1) SMS Alert Charges												
a) For LCY Accounts												
i) Basic Service	Monthly Charges of Rs.50/-* (For first 50 SMS) Re. 1 per SMS thereafter	54204570	-									
ii) Premium Service	Monthly Charges of Rs.100/-* (For first 150 SMS) Re. 0.5 per SMS thereafter	54204570	-									
b) For FCY Account												
i) Basic Service	Monthly Charges for first 150 SMS) Charges Equivalent to Re. 1 per SMS thereafter US\$: 0.5 AED: 1.8 Saudi Riyal: 1.8 GBP: 0.31 Euro: 0.4	54204570	-									
ii) Premium Service	Monthly Charges for first 150 SMS) Charges Equivalent to Re. 0.50 per SMS thereafter US\$: 1.0 AED: 3.6 Saudi Riyal: 3.6 GBP: 0.62 Euro: 0.8	54204570	-									
Note:												
*Mandatory monthly deduction irrespective of number of SMS												
b) E-Statement												
i) Statement of Account through E-mail	Free	-	-									

Particulars	Charges	Code	
		GL	SC
Note: <ul style="list-style-type: none"> In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) Charges negotiable on case to case basis under approval of relevant Regional Business Head/ Divisional Head In addition to the charges above, all applicable Government levies will also be recovered. 			
C. AMEEN AUTO IJARAH			
1) Application Processing Charges	Rs. 6,000/- + FED(on approval)	-	-
2) Vehicle Evaluation Charges*	Rs. 5,000/-	-	-
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 Upto Rs. 1,000/-	-	-
8) Re-issuance of NOC		-	-
Note: *These charges are quoted by the vendor & are subject to change.			
9) Cheque Return Charges	Rs. 400/- per cheque		
10) Over the Counter Cash Payment	NIL within UBL Ameen network		
11) Resumption of Ijarah After Repossession	Rs. 5,000/-		
12) Change of vehicle after approval	Rs. 2,500/- flat		
13) Old (Local/Imported) vehicle processing charges	Rs. 5,000/- + FED to be recovered per car (on approval)		
D. GENERAL CONSUMER BANKING CHARGES			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Cheque Return Charges (not applicable on term Financing)	Rs. 400/- 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 2015)
INTERNATIONAL BANKING

Imports			Amount in PKR
Amount	Range	Letter of Credit	Subsequent Qtr or part thereof
		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. EXPORTS			
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.500/-(flat)	-	-
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 200/- (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. 200/- 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	13 paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
8) NOC Issued Document transferred against Export document	Rs. 500/- per bill	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 including 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
C. REMITTANCES			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT	Current FCY Accounts: Commission @ 0.1% per US\$1,000/- or part thereof, equivalent for other currencies, saving or A/C Min. US\$5/-, Max US\$25/- 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	0.6%, Min USD 7, Max USD 15 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	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/-	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/OUR) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Favoring UBL Customers @ 0.15%, of remittance proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/-	54207850	-
d) Inward cheques expressed in Foreign Currency drawn on Foreign Currency A/c received from local / upcountry bank's branches for payment in Pak Rupees after conversion at authorised dealers buying TT clean rates	0.15%, Min. Rs.400/-	54207850	-
e) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.6%, Min USD 7, Max USD 15 or Equivalent Rupees per collection (in addition to foreign Bank charges) 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 @ 0.10%, Min. Rs.200/-	54203700	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.300/-	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	-
10) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
11) 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
Communication Charges - General			
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