

**The Best Digital Islamic Bank in Asia offers the most innovative
Shariah compliant financial solutions to meet your banking needs.**

Standard Chartered Saadiq brings you an innovative solution for financing your home. Avail fixed pricing for up to 3 years and benefit from the prevailing lowest market rates.

Saadiq Home Finance

Fixed pricing for the first 3 years

Up to 75% financing of the property's value

Up to 25 years financing tenor

Four financing options

- Buy a new home
- Renovate your home
- Transfer your existing home finance facility to Saadiq Home Finance
- Get enhancement on your existing Saadiq Home Finance for renovations

Apply online at www.sc.com/pk/saadiq or call our Client Centre at 111 002 002.

Terms and conditions apply. Facility will be issued subject to Bank's credit criteria.

manhattan

Notes

- a) All government excise duties/taxes/Zakat etc. are applicable in addition to fee/charges.
- b) Out-of-pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transactions' origination or at the time of receipt of funds by the beneficiary, if any.
- d) Courier charges and postage will also be recovered.
- e) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end deposits of the month.
- g) Federal Excise Duty, wherever applicable, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED. Moreover, it will not apply to Saadiq Basic Saver Account.
- h) No service fee shall be charged from students for deposit of fee amount directly in fee collecting account of educational institutions. A charge of 0.5% of fee dues or Rs 25 per instrument, whichever is less will be levied for making Pay Order/Demand Draft/any other related instrument for payment of fee/dues in favour of educational institutions, HEC/Board, etc.
- i) The Bank reserves the right to grant exceptions to some/all charges on a case to case basis depending on customer relations, collateral business or as approved by the Bank's Management.
- j) As per business conduct guidelines banks should not charge an initial deposit for account opening of below mentioned account types:
 - Mustahkeen of Zakat
 - Students
 - Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts
- k) For Foreign Currency Accounts, equivalent charges to that of Pak Rupees will be levied (if not mentioned separately).
- l) No "Processing Charges" will be levied for requests of verification of bank account/statement received from Foreign Missions, Embassies/High Commissions and any other relevant office for Visa purpose (As per SBP BPRD Circular No. 06 of 2010, May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.
- o) No commitment fee will be charged under Murabaha Mode.
- p) No fee will be taken for giving any credit facility to any customer under Murabaha Mode.
- q) This SOC is applicable from 1st of January 2019 and any changes/revisions that are issued by the Bank will be charged based on this SOC unless a specific campaign based waiver has been given. If you do not contact us within 30 days period prior to implementation of these charges, it will be considered that you are in agreement to be charged as per the charges mentioned in the SOC.
- r) Charges taken in FCY will be subject to changes in FX rate.
- s) Free SMS alert will be sent to credit card client informing about outstanding amount, minimum amount due and that eStatement has been sent via email. SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge.

Contents

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

| | |
|------------------------|---------|
| Cash Management | 01 - 04 |
|------------------------|---------|

Trade Services for Corporate, Institutional Clients and Commercial Clients

| | |
|-----------------------|---------|
| International Banking | 05 - 06 |
| Domestic Banking | 06 - 07 |
| <u>Annexure</u> | 08 - 15 |

Other Services for Corporate, Institutional Clients and Commercial Clients

| | |
|--|----|
| Finance (in addition to profit on financing) | 16 |
|--|----|

Saadiq Retail Clients

| | |
|---|---------|
| Saadiq Deposit Products | 17 - 20 |
| Safe Deposit Lockers | 20 |
| Phone Banking | 21 |
| Saadiq Debit Card | 21 - 22 |
| Ijarah Sukuk | 22 |
| Saadiq Priority and International Clients | 23 |
| Saadiq Premium Banking Clients | 24 |
| Saadiq Visa Credit Card | 25 |
| Saadiq Home Finance | 26 |
| Saadiq Personal Finance | 26 |
| Saadiq Auto Finance | 26 |

Business Clients

| | |
|----------------------------------|----|
| Deposit Products | 27 |
| Saadiq Business Term Finance | 27 |
| Trade and Finance | 27 |
| Saadiq Business Mortgage Finance | 27 |

Trade Services for Business Clients

| | |
|-----------------------|---------|
| International Banking | 28 - 29 |
| Domestic Banking | 29 - 30 |
| <u>Annexure</u> | 31 - 38 |

| | |
|---|---------|
| Cash Management (for Business Clients) | 39 - 42 |
|---|---------|

DREAMPACK

| | |
|--------------------------|---------|
| Retail Clients Bundles | 43 |
| Business Clients Bundles | 44 - 45 |

Wealth Management

| | |
|----------------------------------|----|
| Banca Takaful (Takaful Products) | 46 |
| Mutual Funds | 46 |
| Certificate of Deposit | 46 |

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

Cash Management

ACCOUNT SERVICES

Local Currency Account

| | |
|--|---|
| Account Minimum Balance (LCY) | Rs 50 |
| Standard Cheque Book (LCY) | Rs 30 per leaf |
| Customised Corporate Cheque Printing Manual | Rs 30 per leaf |
| Stop Cheque Payment (LCY) | Rs 500 |
| Cheque Return Charges (LCY) | Inward clearing cheque return Rs 500 Outward clearing cheque return Rs 500 |
| Cheque Collection Same Day Clearing via NIFT | Rs 300 |

Foreign Currency Account

| | |
|--|-------------------------------------|
| Standard Cheque Book (FCY) | Rs 30 per leaf or equivalent in FCY |
| Stop Cheque Payment (FCY) | Rs 500 or equivalent in FCY |
| Cheque Return-Deposited in to Your Account (FCY) | Rs 500 or equivalent in FCY |

Other Account Services

| | |
|---|---------------------------------|
| Cheque Retrieval (Physical cheque) | Rs 50 |
| Additional Account Statement Retrieval (Less than 6 months ago) | Rs 35 |
| Additional Account Statement Retrieval (More than 6 months ago) | Rs 35 |
| Standing Instructions Set Up/Amendment | Rs 100 |
| Account Statement Swift MT940/950 Format | Rs 10,000 per month per account |
| Floation of Shares | Rs 100,000 |
| Tax Facilitation Fee | Rs 2,000 |

PAYMENT SERVICES

Book Transfers

| | |
|-------------------------------|-----------------------|
| Book Transfer - Electronic | Rs 20 per transaction |
| Book Transfer - Manual | Rs 50 per transaction |
| Book Transfer Reject - Manual | Rs 25 per transaction |

Book Transfers

| | |
|--|------------------------|
| Local Fund Transfer (RTGS) MT103 (9 am - 2 pm) | Rs 220 per transaction |
| Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm) | Rs 330 per transaction |
| Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm) | Rs 550 per transaction |
| Local Fund Transfer (RTGS) MT102 | Rs 50 per transaction |

For Corporate, Institutional and Commercial clients' service charges may be negotiated.

Cash Disbursement

| | |
|---|---|
| Cash Disbursement (including electronic transfers) LCY via Our Branches and Partner Bank | 5% of disbursement value or maximum Rs 1,000 per transaction |
|---|---|

Direct Credit (IBEFT)

| | |
|--|------------------------|
| Direct Credit to 3rd Party Bank Account - Electronic | Rs 100 per transaction |
|--|------------------------|

Pay Order or Demand Draft

| | |
|---|--|
| Pay Order Collect from Counter - Electronic | Rs 300 per instrument |
| Pay Order Mail/Courier to Payee/ Client - Electronic | Rs 500 per instrument |
| Demand Draft Collect from Counter - Electronic | 0.3% of demand draft value or minimum Rs 1,000 per instrument |
| Demand Draft Mail/Courier to Payee - Electronic | 0.3% of demand draft value or minimum Rs 1,000 per instrument |
| Pay Order Collect from Counter - Manual | Rs 300 per instrument |
| Pay Order Mail/Courier - Manual | Rs 500 per instrument |
| Demand Draft Collect from Counter - Manual | 0.3% or minimum Rs 1,000 per instrument |
| Demand Draft Mail/Courier - Manual | 0.3% or minimum Rs 1,000 per instrument |
| PO/DD Cancellation Charges (Valid/Stale) - Manual | Rs 50 per instrument |
| PO Revalidation | Rs 100 per instrument |

Utility Bill Payments

| | |
|-------------------|----------------|
| Bulk Bill Payment | Rs 20 per bill |
|-------------------|----------------|

Corporate Cheque

| | |
|--|-------------------|
| Corporate Cheque Collect from Counter - Electronic | Rs 50 per cheque |
| On Site Corporate Cheque Printing - Electronic | Rs 100 per cheque |
| Corporate Cheque Mail/Courier - Electronic | Rs 300 per cheque |
| Corporate Cheque Stop - Manual | Rs 25 per cheque |
| Corporate Cheque Stop - Electronic | Rs 25 per cheque |

International Bank Cheque

| | |
|---|---------------------|
| International Bank Cheque Collect from Counter - Manual | Rs 1,000 per cheque |
| International Bank Cheque Mail/Courier | Rs 1,200 per cheque |
| International Bank Cheque (without FX) Collect from Counter - Manual | Rs 1,000 per cheque |
| International Bank Cheque (without FX) Mail/ Courier - Manual | Rs 1,200 per cheque |

Outward Telegraphic Transfers FCY Account

| | |
|---------------------------------------|--------------------------------------|
| Outgoing Telegraphic Transfer SHA/OUR | USD 25 or equivalent per transaction |
|---------------------------------------|--------------------------------------|

Outward Telegraphic Transfers LCY Account

| | |
|---------------------------------------|--------------------------|
| Outgoing Telegraphic Transfer SHA/OUR | Rs 2,500 per transaction |
|---------------------------------------|--------------------------|

Payments

| | |
|----------------------------|--|
| Payment to Mobile Accounts | 5% of transaction amount or minimum Rs 1,000 |
|----------------------------|--|

COLLECTION SERVICES

Fee Collection

| | |
|------------------------|--------------------------|
| Various Fee Collection | Rs 2,000 per transaction |
|------------------------|--------------------------|

Direct Debit Services

| | |
|--|---|
| Direct Debit from SCB Account or non SCB account | 0.3% of collection value or as agreed with the customer |
| Direct Debit Mandate Authorisation | Rs 1,000 |

Cash Pick Up and Delivery Services

| | |
|---|----------|
| Cash Pick Up (within 20 km per trip per day) | Rs 3,000 |
| Cash Pick Up (over 20 km per trip per day) | Rs 5,000 |
| Seal Charges | Rs 200 |
| Overnight Vault Charges | Rs 1,000 |
| Additional Cash Pick Up for Amount Exceeding Rs 1Mn | Rs 1,000 |
| Waiting Charges (if security company kept waiting for more than 15 minutes) | Rs 6,000 |
| Cash Pick Up on Weekend or Holidays or After Hours | Rs 6,000 |

Cash Pick Up Services (Premium Service Banking)

| | |
|---|-----------|
| Cheque Pick Up/Document Pick Up through Courier (monthly) | Rs 25,000 |
|---|-----------|

Cash Collection

| | |
|--|--|
| Cash Collection LCY (NCS/RCMS) via Our Branches and Partner Bank | 0.30% (of collection value) or flat rate of Rs 2,000 per transaction |
|--|--|

Cheque Collection

| | |
|--|--|
| Cheque Collection LCY (NCS/RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank | 0.30% (of collection value) or flat rate of Rs 2,000 per transaction |
|--|--|

FCY Cheque Collection Cleared Overseas (USD)

| | |
|--------------------------|--------|
| Cleared Overseas | USD 50 |
| Cleared Overseas- Reject | USD 50 |

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

Investigation Charges/Enquiries

| | |
|-----------------------|----------|
| Investigation Charges | Rs 2,000 |
|-----------------------|----------|

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

FCY Cheque (other than USD) Cleared Overseas/Locally

| | |
|--|-----------------------|
| FCY Cheque (other than USD) Cleared Overseas/Locally | 0.25% of cheque value |
|--|-----------------------|

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

General Banking

| | |
|---|--|
| FCY Spread/Fee on Inward/Outward Remittances & FCY Account Transactions | Up to 3% based on amount, currency, market, volatility etc |
|---|--|

Post Dated Cheque

| | |
|-----------------------------------|--------|
| Post Dated Cheque Custody | Rs 200 |
| Cancellation Charges | Rs 200 |
| Post Dated Cheque Holding Charges | Rs 200 |
| Post Dated Cheque Swap Charges | Rs 200 |

Virtual Account Services

| | |
|---|--|
| Virtual Accounts All Incoming Channels | 0.30% of collection value or as agreed with the client |
| Virtual Account Creation Fee | Rs 300 |
| Virtual Account Set Up Fee | Rs 100,000 |
| Virtual Account Monthly Maintenance Fee | Rs 50,000 |

Straight2Bank Receivables

| | |
|--|------------|
| Set Up Fee | Rs 500,000 |
| Monthly Fee | Rs 20,000 |
| Per Invoice Matched | Rs 5 |
| Long Term Storage Charge per Invoice and Receipt | Re 1 |

Inward Remittance

| | |
|--|--|
| MT103 OUR Charges | USD 25 or equivalent in FCY or LCY |
| With Another Bank | Demand Draft/Pay Order Charges along with Courier Charges will apply |
| If Proceeds are credited to any SCB branch | NIL |

CUSTOMISED SOLUTION STRUCTURING FEE

Up to Rs 1,500,000

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

| | |
|----------------------------------|-----------|
| Straight2bank Web Monthly Fee | Rs 6,000 |
| Straight2bank Access Monthly Fee | Rs 10,000 |

Straight2Bank Channel Implementation and Set Up Charges

| | |
|--|------------|
| Straight2bank Access Implementation and Set Up Fee | Rs 100,000 |
| Straight2bank Access License Fee | Rs 30,000 |
| Straight2bank Web Implementation and Set Up Fee | Rs 15,000 |

Straight2Bank Channel Secure Token Charges

| | |
|------------------------------------|----------|
| Straight2Bank Web Secure Token Fee | Rs 6,000 |
|------------------------------------|----------|

Straight2Bank Channel Value Added Fee

| | |
|----------------------|----------|
| Multi Bank Reporting | Rs 5,000 |
|----------------------|----------|

Investigation Services

| | |
|----------------------------------|----------|
| Rate Enquiry/Credit Confirmation | Rs 2,000 |
|----------------------------------|----------|

Trade Services for Corporate, Institutional Clients and Commercial Clients

International Banking

A. IMPORTS

1. Letter of Credit

| | |
|---|---|
| Issuance Service Charges | As per Appendix 1 |
| Amendments | Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 1 |
| Bills Drawn Under Sight/Usance LCs | Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity |
| Retirement of Import-Bill Under LC | 0.10% of value; Minimum Rs 500 |
| LC Reimbursement Charges | Minimum USD 130 or actual (or equivalent Local Currency) |
| Import LC Handling Charges, Correspondent's Charges | Minimum Rs 100 or actual |
| Credit Information Report including credit report of foreign suppliers/buyers | Actual + Rs 500 service charges |

2 Import Collection

| | |
|--|---|
| Registration of Contract for Import on Consignment Basis | As per appendix 4 |
| Amendments | Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4 |
| Retirement of Import-Bill Under Collection | 0.10% of value; Minimum Rs 500 |
| Documentary Collection - Inward | Rs 1,000 per item |
| Contract Reimbursement Charges | Minimum USD 130 or actual (or equivalent Local Currency) |

3 Other

| | |
|--|--|
| Delivery Order Issued for Air Freight Consignment | Rs 2,000 per endorsement |
| Item Returned Unpaid | Rs 500 per item |
| Islamic Structure Warehouse Finance | As per agreement in Islamic Banking Arrangement Letter |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |
| Handling of Discrepant Documents Under Import LC | USD 80 + USD 35 for each swift cost of discrepant advice/acceptance (or equivalent Local Currency) |
| Remittance Under Open Account without Opening of LC/Registration of Contract | Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500) |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

B. Exports
1. Letter of Credit

| | |
|--|---|
| Advising - Client | Rs 2,500 |
| Advising - Non-Client | Rs 3,000 |
| Advising of Amendments (client/non-client) | Rs 750 per amendment |
| Confirmation/Acceptance | Up to 3.0% of LC value minimum Rs 1,000 |
| Transfer of Export LC | Rs 1,000 |
| Transfer of Amendment | Rs 1,000 per amendment |
| Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Issuance | USD 30 + USD 35 per swift |
| Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Amendment | USD 15 + USD 35 per swift |

2. Bills

| | |
|--|---|
| Reimbursement/Payment to Other Banks | Rs 3,000 flat per reimbursement/payment or as per arrangement |
| If Documents are Sent to Other Local Banks for Financing Under Restricted LC | Rs 750 flat including courier charges |
| Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited | Service charges up to 0.25% of value |
| Export Documents Under Collection (not negotiated/discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited | Handling charges of Rs 1,000 per bill plus 0.25% of bill value. |
| Service Charges on Advance Payments | 0.25% of value; minimum Rs 1,000 or as per arrangement |

3. Others

| | |
|--|---|
| Handling of Duty Drawback Claims | Rs 1,000 flat or as per prevailing SBP rates |
| Research and Development | Rs 1,000 flat or as per prevailing SBP rates |
| Issuance of NOC for e-Form | Rs 1,000 per NOC |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |
| Handling Charges of Freight Subsidy Claims | Rs 1,000 flat |
| Short Swift Message Charges | Rs 1,000 per swift |

Domestic Banking

A. Inland LC and Bills
1. Inland LC

| | |
|--------------------------|---|
| Issuance Service Charges | As per Appendix 3 |
| Amendments | Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 3 |

2. Bill

| | |
|------------------------------------|--|
| Bills Drawn Under Sight/Usance LCs | Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance, LCs having a maturity date beyond the LC validity |
|------------------------------------|--|

| | |
|--|---|
| Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports | Up to 0.30% of value; Minimum Rs 1,500 |
| Documentary Bills Drawn Under Inland LC & Collection - Exports | 0.3% of bill value; Minimum Rs 500 |
| Bills/Cheques Returned Unpaid | Rs 500 for documentary collection and Rs 200 for clean collection |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

3. Others

| | |
|--|--|
| Postage on Local LC/Bills | Rs 250 per item |
| Collection Agent Charges | Actual |
| Additional Charges for Handling Discrepant Documents | Rs 2,000 per swift/Advice of discrepancies |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |

B. Guarantees

| | |
|---|--|
| Service Charges for Issuance of Shipping Guarantees | Rs 2,500 flat |
| Guarantees Issuance | As per appendix 2 |
| Expired Guarantees | As per above items until original returned to the Bank |
| Amendments | Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to appendix 2 |
| Handling of Claim Cases | Rs 1,000 flat + out-of-pocket costs |
| Stamp Paper Charges | At actual |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |
| Legal Charges | At actual |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

**Appendix 1 - Import LC Issuance Service Charges
For Sight and Usance (International)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 5,000 | 67,500,001 | 70,000,000 | 700,000 |
| 500,001 | 800,000 | 8,000 | 70,000,001 | 72,500,000 | 725,000 |
| 800,001 | 1,000,000 | 10,000 | 72,500,001 | 75,000,000 | 750,000 |
| 1,000,001 | 1,500,000 | 15,000 | 75,000,001 | 77,500,000 | 775,000 |
| 1,500,001 | 2,000,000 | 20,000 | 77,500,001 | 80,000,000 | 800,000 |
| 2,000,001 | 2,500,000 | 25,000 | 80,000,001 | 82,500,000 | 825,000 |
| 2,500,001 | 3,000,000 | 30,000 | 82,500,001 | 85,000,000 | 850,000 |
| 3,000,001 | 3,500,000 | 35,000 | 85,000,001 | 87,500,000 | 875,000 |
| 3,500,001 | 4,000,000 | 40,000 | 87,500,001 | 90,000,000 | 900,000 |
| 4,000,001 | 4,500,000 | 45,000 | 90,000,001 | 92,500,000 | 925,000 |
| 4,500,001 | 5,000,000 | 50,000 | 92,500,001 | 95,000,000 | 950,000 |
| 5,000,001 | 5,500,000 | 55,000 | 95,000,001 | 97,500,000 | 975,000 |
| 5,500,001 | 6,000,000 | 60,000 | 97,500,001 | 100,000,000 | 1,000,000 |
| 6,000,001 | 6,500,000 | 65,000 | 100,000,001 | 105,000,000 | 1,050,000 |
| 6,500,001 | 7,000,000 | 70,000 | 105,000,001 | 110,000,000 | 1,100,000 |
| 7,000,001 | 7,500,000 | 75,000 | 110,000,001 | 115,000,000 | 1,150,000 |
| 7,500,001 | 8,000,000 | 80,000 | 115,000,001 | 120,000,000 | 1,200,000 |
| 8,000,001 | 8,500,000 | 85,000 | 120,000,001 | 125,000,000 | 1,250,000 |
| 8,500,001 | 9,000,000 | 90,000 | 125,000,001 | 130,000,000 | 1,300,000 |
| 9,000,001 | 9,500,000 | 95,000 | 130,000,001 | 135,000,000 | 1,350,000 |
| 9,500,001 | 10,000,000 | 100,000 | 135,000,001 | 140,000,000 | 1,400,000 |
| 10,000,001 | 10,500,000 | 105,000 | 140,000,001 | 145,000,000 | 1,450,000 |
| 10,500,001 | 11,000,000 | 110,000 | 145,000,001 | 150,000,000 | 1,500,000 |
| 11,000,001 | 11,500,000 | 115,000 | 150,000,001 | 155,000,000 | 1,550,000 |
| 11,500,001 | 12,000,000 | 120,000 | 155,000,001 | 160,000,000 | 1,600,000 |
| 12,000,001 | 15,000,000 | 150,000 | 160,000,001 | 165,000,000 | 1,650,000 |
| 15,000,001 | 17,500,000 | 175,000 | 165,000,001 | 170,000,000 | 1,700,000 |
| 17,500,001 | 20,000,000 | 200,000 | 170,000,001 | 175,000,000 | 1,750,000 |
| 20,000,001 | 22,500,000 | 225,000 | 175,000,001 | 180,000,000 | 1,800,000 |
| 22,500,001 | 25,000,000 | 250,000 | 180,000,001 | 185,000,000 | 1,850,000 |
| 25,000,001 | 27,500,000 | 275,000 | 185,000,001 | 190,000,000 | 1,900,000 |
| 27,500,001 | 30,000,000 | 300,000 | 190,000,001 | 195,000,000 | 1,950,000 |
| 30,000,001 | 32,500,000 | 325,000 | 195,000,001 | 200,000,000 | 2,000,000 |
| 32,500,001 | 35,000,000 | 350,000 | 200,000,001 | 225,000,000 | 2,250,000 |
| 35,000,001 | 37,500,000 | 375,000 | 225,000,001 | 250,000,000 | 2,500,000 |
| 37,500,001 | 40,000,000 | 400,000 | 250,000,001 | 275,000,000 | 2,750,000 |
| 40,000,001 | 42,500,000 | 425,000 | 275,000,001 | 300,000,000 | 3,000,000 |
| 42,500,001 | 45,000,000 | 450,000 | 300,000,001 | 325,000,000 | 3,250,000 |
| 45,000,001 | 47,500,000 | 475,000 | 325,000,001 | 350,000,000 | 3,500,000 |
| 47,500,001 | 50,000,000 | 500,000 | 350,000,001 | 375,000,000 | 3,750,000 |
| 50,000,001 | 52,500,000 | 525,000 | 375,000,001 | 400,000,000 | 4,000,000 |
| 52,500,001 | 55,000,000 | 550,000 | 400,000,001 | 425,000,000 | 4,250,000 |
| 55,000,001 | 57,500,000 | 575,000 | 425,000,001 | 450,000,000 | 4,500,000 |
| 57,500,001 | 60,000,000 | 600,000 | 450,000,001 | 475,000,000 | 4,750,000 |
| 60,000,001 | 62,500,000 | 625,000 | 475,000,001 | 500,000,000 | 5,000,000 |
| 62,500,001 | 65,000,000 | 650,000 | 500,000,001 | 525,000,000 | 5,250,000 |
| 65,000,001 | 67,500,000 | 675,000 | 525,000,001 | 550,000,000 | 5,500,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 5,750,000 | 2,600,000,001 | 2,700,000,000 | 27,000,000 |
| 575,000,001 | 600,000,000 | 6,000,000 | 2,700,000,001 | 2,800,000,000 | 28,000,000 |
| 600,000,001 | 625,000,000 | 6,250,000 | 2,800,000,001 | 2,900,000,000 | 29,000,000 |
| 625,000,001 | 650,000,000 | 6,500,000 | 2,900,000,001 | 3,000,000,000 | 30,000,000 |
| 650,000,001 | 675,000,000 | 6,750,000 | 3,000,000,001 | 3,250,000,000 | 32,500,000 |
| 675,000,001 | 700,000,000 | 7,000,000 | 3,250,000,001 | 3,500,000,000 | 35,000,000 |
| 700,000,001 | 725,000,000 | 7,250,000 | 3,500,000,001 | 3,750,000,000 | 37,500,000 |
| 725,000,001 | 750,000,000 | 7,500,000 | 3,750,000,001 | 4,000,000,000 | 40,000,000 |
| 750,000,001 | 775,000,000 | 7,750,000 | 4,000,000,001 | 4,250,000,000 | 42,500,000 |
| 775,000,001 | 800,000,000 | 8,000,000 | 4,250,000,001 | 4,500,000,000 | 45,000,000 |
| 800,000,001 | 825,000,000 | 8,750,000 | 4,500,000,001 | 4,750,000,000 | 47,500,000 |
| 825,000,001 | 850,000,000 | 8,500,000 | 4,750,000,001 | 5,000,000,000 | 50,000,000 |
| 850,000,001 | 875,000,000 | 8,750,000 | 5,000,000,001 | 5,250,000,000 | 52,500,000 |
| 875,000,001 | 900,000,000 | 9,000,000 | 5,250,000,001 | 5,500,000,000 | 55,000,000 |
| 900,000,001 | 925,000,000 | 9,250,000 | 5,500,000,001 | 5,750,000,000 | 57,500,000 |
| 925,000,001 | 950,000,000 | 9,500,000 | 5,750,000,001 | 6,000,000,000 | 60,000,000 |
| 950,000,001 | 975,000,000 | 9,750,000 | 6,000,000,001 | 6,250,000,000 | 62,500,000 |
| 975,000,001 | 1,000,000,000 | 10,000,000 | 6,250,000,001 | 6,500,000,000 | 65,000,000 |
| 1,000,000,001 | 1,050,000,000 | 10,500,000 | 6,500,000,001 | 6,750,000,000 | 67,500,000 |
| 1,050,000,001 | 1,100,000,000 | 11,000,000 | 6,750,000,001 | 7,000,000,000 | 70,000,000 |
| 1,100,000,001 | 1,150,000,000 | 11,500,000 | 7,000,000,001 | 7,250,000,000 | 72,500,000 |
| 1,150,000,001 | 1,200,000,000 | 12,000,000 | 7,250,000,001 | 7,500,000,000 | 75,000,000 |
| 1,200,000,001 | 1,250,000,000 | 12,500,000 | 7,500,000,001 | 7,750,000,000 | 77,500,000 |
| 1,250,000,001 | 1,300,000,000 | 13,000,000 | 7,750,000,001 | 8,000,000,000 | 80,000,000 |
| 1,300,000,001 | 1,350,000,000 | 13,500,000 | 8,000,000,001 | 8,250,000,000 | 82,500,000 |
| 1,350,000,001 | 1,400,000,000 | 14,000,000 | 8,250,000,001 | 8,500,000,000 | 85,000,000 |
| 1,400,000,001 | 1,450,000,000 | 14,500,000 | 8,500,000,001 | 8,750,000,000 | 87,500,000 |
| 1,450,000,001 | 1,500,000,000 | 15,000,000 | 8,750,000,001 | 9,000,000,000 | 90,000,000 |
| 1,500,000,001 | 1,550,000,000 | 15,500,000 | 9,000,000,001 | 9,250,000,000 | 92,500,000 |
| 1,550,000,001 | 1,600,000,000 | 16,000,000 | 9,250,000,001 | 9,500,000,000 | 95,000,000 |
| 1,600,000,001 | 1,650,000,000 | 16,500,000 | 9,500,000,001 | 9,750,000,000 | 97,500,000 |
| 1,650,000,001 | 1,700,000,000 | 17,000,000 | 9,750,000,001 | 10,000,000,000 | 100,000,000 |
| 1,700,000,001 | 1,750,000,000 | 17,500,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,750,000,001 | 1,800,000,000 | 18,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 18,500,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 19,000,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 19,500,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 20,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 21,000,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 22,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 23,000,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 24,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 25,000,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 26,000,000 | | | |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

**Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International/All Types of Guarantees)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 5,000 | 67,500,001 | 70,000,000 | 1,050,000 |
| 500,001 | 800,000 | 12,000 | 70,000,001 | 72,500,000 | 1,087,500 |
| 800,001 | 1,000,000 | 15,000 | 72,500,001 | 75,000,000 | 1,125,000 |
| 1,000,001 | 1,500,000 | 22,500 | 75,000,001 | 77,500,000 | 1,162,500 |
| 1,500,001 | 2,000,000 | 30,000 | 77,500,001 | 80,000,000 | 1,200,000 |
| 2,000,001 | 2,500,000 | 37,500 | 80,000,001 | 82,500,000 | 1,237,500 |
| 2,500,001 | 3,000,000 | 45,000 | 82,500,001 | 85,000,000 | 1,275,000 |
| 3,000,001 | 3,500,000 | 52,500 | 85,000,001 | 87,500,000 | 1,312,500 |
| 3,500,001 | 4,000,000 | 60,000 | 87,500,001 | 90,000,000 | 1,350,000 |
| 4,000,001 | 4,500,000 | 67,500 | 90,000,001 | 92,500,000 | 1,387,500 |
| 4,500,001 | 5,000,000 | 75,000 | 92,500,001 | 95,000,000 | 1,425,000 |
| 5,000,001 | 5,500,000 | 82,500 | 95,000,001 | 97,500,000 | 1,462,500 |
| 5,500,001 | 6,000,000 | 90,000 | 97,500,001 | 100,000,000 | 1,500,000 |
| 6,000,001 | 6,500,000 | 97,500 | 100,000,001 | 105,000,000 | 1,575,000 |
| 6,500,001 | 7,000,000 | 105,000 | 105,000,001 | 110,000,000 | 1,650,000 |
| 7,000,001 | 7,500,000 | 112,500 | 110,000,001 | 115,000,000 | 1,725,000 |
| 7,500,001 | 8,000,000 | 120,000 | 115,000,001 | 120,000,000 | 1,800,000 |
| 8,000,001 | 8,500,000 | 127,500 | 120,000,001 | 125,000,000 | 1,875,000 |
| 8,500,001 | 9,000,000 | 135,000 | 125,000,001 | 130,000,000 | 1,950,000 |
| 9,000,001 | 9,500,000 | 142,500 | 130,000,001 | 135,000,000 | 2,025,000 |
| 9,500,001 | 10,000,000 | 150,000 | 135,000,001 | 140,000,000 | 2,100,000 |
| 10,000,001 | 10,500,000 | 157,500 | 140,000,001 | 145,000,000 | 2,175,000 |
| 10,500,001 | 11,000,000 | 165,000 | 145,000,001 | 150,000,000 | 2,250,000 |
| 11,000,001 | 11,500,000 | 172,500 | 150,000,001 | 155,000,000 | 2,325,000 |
| 11,500,001 | 12,000,000 | 180,000 | 155,000,001 | 160,000,000 | 2,400,000 |
| 12,000,001 | 15,000,000 | 225,000 | 160,000,001 | 165,000,000 | 2,475,000 |
| 15,000,001 | 17,500,000 | 262,500 | 165,000,001 | 170,000,000 | 2,550,000 |
| 17,500,001 | 20,000,000 | 300,000 | 170,000,001 | 175,000,000 | 2,625,000 |
| 20,000,001 | 22,500,000 | 337,500 | 175,000,001 | 180,000,000 | 2,700,000 |
| 22,500,001 | 25,000,000 | 375,000 | 180,000,001 | 185,000,000 | 2,775,000 |
| 25,000,001 | 27,500,000 | 412,500 | 185,000,001 | 190,000,000 | 2,850,000 |
| 27,500,001 | 30,000,000 | 450,000 | 190,000,001 | 195,000,000 | 2,925,000 |
| 30,000,001 | 32,500,000 | 487,500 | 195,000,001 | 200,000,000 | 3,000,000 |
| 32,500,001 | 35,000,000 | 525,000 | 200,000,001 | 225,000,000 | 3,375,000 |
| 35,000,001 | 37,500,000 | 562,500 | 225,000,001 | 250,000,000 | 3,750,000 |
| 37,500,001 | 40,000,000 | 600,000 | 250,000,001 | 275,000,000 | 4,125,000 |
| 40,000,001 | 42,500,000 | 637,500 | 275,000,001 | 300,000,000 | 4,500,000 |
| 42,500,001 | 45,000,000 | 675,000 | 300,000,001 | 325,000,000 | 4,875,000 |
| 45,000,001 | 47,500,000 | 712,500 | 325,000,001 | 350,000,000 | 5,250,000 |
| 47,500,001 | 50,000,000 | 750,000 | 350,000,001 | 375,000,000 | 5,625,000 |
| 50,000,001 | 52,500,000 | 787,500 | 375,000,001 | 400,000,000 | 6,000,000 |
| 52,500,001 | 55,000,000 | 825,000 | 400,000,001 | 425,000,000 | 6,375,000 |
| 55,000,001 | 57,500,000 | 862,500 | 425,000,001 | 450,000,000 | 6,750,000 |
| 57,500,001 | 60,000,000 | 900,000 | 450,000,001 | 475,000,000 | 7,125,000 |
| 60,000,001 | 62,500,000 | 937,500 | 475,000,001 | 500,000,000 | 7,500,000 |
| 62,500,001 | 65,000,000 | 975,000 | 500,000,001 | 525,000,000 | 7,875,000 |
| 65,000,001 | 67,500,000 | 1,012,500 | 525,000,000 | 550,000,000 | 8,250,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 8,625,000 | 2,900,000,001 | 3,000,000,000 | 45,000,000 |
| 575,000,001 | 600,000,000 | 9,000,000 | 3,000,000,001 | 3,250,000,000 | 48,750,000 |
| 600,000,001 | 625,000,000 | 9,375,000 | 3,250,000,001 | 3,500,000,000 | 52,500,000 |
| 625,000,001 | 650,000,000 | 9,750,000 | 3,500,000,001 | 3,750,000,000 | 56,250,000 |
| 650,000,001 | 675,000,000 | 10,125,000 | 3,750,000,001 | 4,000,000,000 | 60,000,000 |
| 675,000,001 | 700,000,000 | 10,500,000 | 4,000,000,001 | 4,250,000,000 | 63,750,000 |
| 700,000,001 | 725,000,000 | 10,875,000 | 4,250,000,001 | 4,500,000,000 | 67,500,000 |
| 725,000,001 | 750,000,000 | 11,250,000 | 4,500,000,001 | 4,750,000,000 | 71,250,000 |
| 750,000,001 | 775,000,000 | 11,625,000 | 4,750,000,001 | 5,000,000,000 | 75,000,000 |
| 775,000,001 | 800,000,000 | 12,000,000 | 5,000,000,001 | 5,250,000,000 | 78,750,000 |
| 800,000,001 | 825,000,000 | 12,375,000 | 5,250,000,001 | 5,500,000,000 | 82,500,000 |
| 825,000,001 | 850,000,000 | 12,750,000 | 5,500,000,001 | 5,750,000,000 | 86,250,000 |
| 850,000,001 | 875,000,000 | 13,125,000 | 5,750,000,001 | 6,000,000,000 | 90,000,000 |
| 875,000,001 | 900,000,000 | 13,500,000 | 6,000,000,001 | 6,250,000,000 | 93,750,000 |
| 900,000,001 | 925,000,000 | 13,875,000 | 6,250,000,001 | 6,500,000,000 | 97,500,000 |
| 925,000,001 | 950,000,000 | 14,250,000 | 6,500,000,001 | 6,750,000,000 | 101,250,000 |
| 950,000,001 | 975,000,000 | 14,625,000 | 6,750,000,001 | 7,000,000,000 | 105,000,000 |
| 975,000,001 | 1,000,000,000 | 15,000,000 | 7,000,000,001 | 7,250,000,000 | 108,750,000 |
| 1,000,000,001 | 1,050,000,000 | 15,750,000 | 7,250,000,001 | 7,500,000,000 | 112,500,000 |
| 1,050,000,001 | 1,100,000,000 | 16,500,000 | 7,500,000,001 | 7,750,000,000 | 116,250,000 |
| 1,100,000,001 | 1,150,000,000 | 17,250,000 | 7,750,000,001 | 8,000,000,000 | 120,000,000 |
| 1,150,000,001 | 1,200,000,000 | 18,000,000 | 8,000,000,001 | 8,250,000,000 | 123,750,000 |
| 1,200,000,001 | 1,250,000,000 | 18,750,000 | 8,250,000,001 | 8,500,000,000 | 127,500,000 |
| 1,250,000,001 | 1,300,000,000 | 19,500,000 | 8,500,000,001 | 8,750,000,000 | 131,250,000 |
| 1,300,000,001 | 1,350,000,000 | 20,250,000 | 8,750,000,001 | 9,000,000,000 | 135,000,000 |
| 1,350,000,001 | 1,400,000,000 | 21,000,000 | 9,000,000,001 | 9,250,000,000 | 138,750,000 |
| 1,400,000,001 | 1,450,000,000 | 21,750,000 | 9,250,000,001 | 9,500,000,000 | 142,500,000 |
| 1,450,000,001 | 1,500,000,000 | 22,500,000 | 9,500,000,001 | 9,750,000,000 | 146,250,000 |
| 1,500,000,001 | 1,550,000,000 | 23,250,000 | 9,750,000,001 | 10,000,000,000 | 150,000,000 |
| 1,550,000,001 | 1,600,000,000 | 24,000,000 | More than | 10,000,000,000 | 200,000,000 |
| 1,600,000,001 | 1,650,000,000 | 24,750,000 | | | |
| 1,650,000,001 | 1,700,000,000 | 25,500,000 | | | |
| 1,700,000,001 | 1,750,000,000 | 26,250,000 | | | |
| 1,750,000,001 | 1,800,000,000 | 27,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 27,750,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 28,500,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 29,250,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 30,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 31,500,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 33,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 34,500,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 36,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 37,500,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 39,000,000 | | | |
| 2,600,000,001 | 2,700,000,000 | 40,500,000 | | | |
| 2,700,000,001 | 2,800,000,000 | 42,000,000 | | | |
| 2,800,000,001 | 2,900,000,000 | 43,500,000 | | | |

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 4,000 | 67,500,001 | 70,000,000 | 630,000 |
| 500,001 | 800,000 | 7,200 | 70,000,001 | 72,500,000 | 652,500 |
| 800,001 | 1,000,000 | 9,000 | 72,500,001 | 75,000,000 | 675,000 |
| 1,000,001 | 1,500,000 | 13,500 | 75,000,001 | 77,500,000 | 697,500 |
| 1,500,001 | 2,000,000 | 18,000 | 77,500,001 | 80,000,000 | 720,000 |
| 2,000,001 | 2,500,000 | 22,500 | 80,000,001 | 82,500,000 | 742,500 |
| 2,500,001 | 3,000,000 | 27,000 | 82,500,001 | 85,000,000 | 765,000 |
| 3,000,001 | 3,500,000 | 31,500 | 85,000,001 | 87,500,000 | 787,500 |
| 3,500,001 | 4,000,000 | 36,000 | 87,500,001 | 90,000,000 | 810,000 |
| 4,000,001 | 4,500,000 | 40,500 | 90,000,001 | 92,500,000 | 832,500 |
| 4,500,001 | 5,000,000 | 45,000 | 92,500,001 | 95,000,000 | 855,000 |
| 5,000,001 | 5,500,000 | 49,500 | 95,000,001 | 97,500,000 | 877,500 |
| 5,500,001 | 6,000,000 | 54,000 | 97,500,001 | 100,000,000 | 900,000 |
| 6,000,001 | 6,500,000 | 58,500 | 100,000,001 | 105,000,000 | 945,000 |
| 6,500,001 | 7,000,000 | 63,000 | 105,000,001 | 110,000,000 | 990,000 |
| 7,000,001 | 7,500,000 | 67,500 | 110,000,001 | 115,000,000 | 1,035,000 |
| 7,500,001 | 8,000,000 | 72,000 | 115,000,001 | 120,000,000 | 1,080,000 |
| 8,000,001 | 8,500,000 | 76,500 | 120,000,001 | 125,000,000 | 1,125,000 |
| 8,500,001 | 9,000,000 | 81,000 | 125,000,001 | 130,000,000 | 1,170,000 |
| 9,000,001 | 9,500,000 | 85,500 | 130,000,001 | 135,000,000 | 1,215,000 |
| 9,500,001 | 10,000,000 | 90,000 | 135,000,001 | 140,000,000 | 1,260,000 |
| 10,000,001 | 10,500,000 | 94,500 | 140,000,001 | 145,000,000 | 1,305,000 |
| 10,500,001 | 11,000,000 | 99,000 | 145,000,001 | 150,000,000 | 1,350,000 |
| 11,000,001 | 11,500,000 | 103,500 | 150,000,001 | 155,000,000 | 1,395,000 |
| 11,500,001 | 12,000,000 | 108,000 | 155,000,001 | 160,000,000 | 1,440,000 |
| 12,000,001 | 15,000,000 | 135,000 | 160,000,001 | 165,000,000 | 1,485,000 |
| 15,000,001 | 17,500,000 | 157,500 | 165,000,001 | 170,000,000 | 1,530,000 |
| 17,500,001 | 20,000,000 | 180,000 | 170,000,001 | 175,000,000 | 1,575,000 |
| 20,000,001 | 22,500,000 | 202,500 | 175,000,001 | 180,000,000 | 1,620,000 |
| 22,500,001 | 25,000,000 | 225,000 | 180,000,001 | 185,000,000 | 1,665,000 |
| 25,000,001 | 27,500,000 | 247,500 | 185,000,001 | 190,000,000 | 1,710,000 |
| 27,500,001 | 30,000,000 | 270,000 | 190,000,001 | 195,000,000 | 1,755,000 |
| 30,000,001 | 32,500,000 | 292,500 | 195,000,001 | 200,000,000 | 1,800,000 |
| 32,500,001 | 35,000,000 | 315,000 | 200,000,001 | 225,000,000 | 2,025,000 |
| 35,000,001 | 37,500,000 | 337,500 | 225,000,001 | 250,000,000 | 2,250,000 |
| 37,500,001 | 40,000,000 | 360,000 | 250,000,001 | 275,000,000 | 2,475,000 |
| 40,000,001 | 42,500,000 | 382,500 | 275,000,001 | 300,000,000 | 2,700,000 |
| 42,500,001 | 45,000,000 | 405,000 | 300,000,001 | 325,000,000 | 2,925,000 |
| 45,000,001 | 47,500,000 | 427,500 | 325,000,001 | 350,000,000 | 3,150,000 |
| 47,500,001 | 50,000,000 | 450,000 | 350,000,001 | 375,000,000 | 3,375,000 |
| 50,000,001 | 52,500,000 | 472,500 | 375,000,001 | 400,000,000 | 3,600,000 |
| 52,500,001 | 55,000,000 | 495,000 | 400,000,001 | 425,000,000 | 3,825,000 |
| 55,000,001 | 57,500,000 | 517,500 | 425,000,001 | 450,000,000 | 4,050,000 |
| 57,500,001 | 60,000,000 | 540,000 | 450,000,001 | 475,000,000 | 4,275,000 |
| 60,000,001 | 62,500,000 | 562,500 | 475,000,001 | 500,000,000 | 4,500,000 |
| 62,500,001 | 65,000,000 | 585,000 | 500,000,001 | 525,000,000 | 4,725,000 |
| 65,000,001 | 67,500,000 | 607,500 | 525,000,001 | 550,000,000 | 4,950,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 5,175,000 | 2,600,000,001 | 2,700,000,000 | 24,300,000 |
| 575,000,001 | 600,000,000 | 5,400,000 | 2,700,000,001 | 2,800,000,000 | 25,200,000 |
| 600,000,001 | 625,000,000 | 5,625,000 | 2,800,000,001 | 2,900,000,000 | 26,100,000 |
| 625,000,001 | 650,000,000 | 5,850,000 | 2,900,000,001 | 3,000,000,000 | 27,000,000 |
| 650,000,001 | 675,000,000 | 6,075,000 | 3,000,000,001 | 3,250,000,000 | 29,250,000 |
| 675,000,001 | 700,000,000 | 6,300,000 | 3,250,000,001 | 3,500,000,000 | 31,500,000 |
| 700,000,001 | 725,000,000 | 6,525,000 | 3,500,000,001 | 3,750,000,000 | 33,750,000 |
| 725,000,001 | 750,000,000 | 6,750,000 | 3,750,000,001 | 4,000,000,000 | 36,000,000 |
| 750,000,001 | 775,000,000 | 6,975,000 | 4,000,000,001 | 4,250,000,000 | 38,250,000 |
| 775,000,001 | 800,000,000 | 7,200,000 | 4,250,000,001 | 4,500,000,000 | 40,500,000 |
| 800,000,001 | 825,000,000 | 7,425,000 | 4,500,000,001 | 4,750,000,000 | 42,750,000 |
| 825,000,001 | 850,000,000 | 7,650,000 | 4,750,000,001 | 5,000,000,000 | 45,000,000 |
| 850,000,001 | 875,000,000 | 7,875,000 | 5,000,000,001 | 5,250,000,000 | 47,250,000 |
| 875,000,001 | 900,000,000 | 8,100,000 | 5,250,000,001 | 5,500,000,000 | 49,500,000 |
| 900,000,001 | 925,000,000 | 8,325,000 | 5,500,000,001 | 5,750,000,000 | 51,750,000 |
| 925,000,001 | 950,000,000 | 8,550,000 | 5,750,000,001 | 6,000,000,000 | 54,000,000 |
| 950,000,001 | 975,000,000 | 8,775,000 | 6,000,000,001 | 6,250,000,000 | 56,250,000 |
| 975,000,001 | 1,000,000,000 | 9,000,000 | 6,250,000,001 | 6,500,000,000 | 58,500,000 |
| 1,000,000,001 | 1,050,000,000 | 9,450,000 | 6,500,000,001 | 6,750,000,000 | 60,750,000 |
| 1,050,000,001 | 1,100,000,000 | 9,900,000 | 6,750,000,001 | 7,000,000,000 | 63,000,000 |
| 1,100,000,001 | 1,150,000,000 | 10,350,000 | 7,000,000,001 | 7,250,000,000 | 65,250,000 |
| 1,150,000,001 | 1,200,000,000 | 10,800,000 | 7,250,000,001 | 7,500,000,000 | 67,500,000 |
| 1,200,000,001 | 1,250,000,000 | 11,250,000 | 7,500,000,001 | 7,750,000,000 | 69,750,000 |
| 1,250,000,001 | 1,300,000,000 | 11,700,000 | 7,750,000,001 | 8,000,000,000 | 72,000,000 |
| 1,300,000,001 | 1,350,000,000 | 12,150,000 | 8,000,000,001 | 8,250,000,000 | 74,250,000 |
| 1,350,000,001 | 1,400,000,000 | 12,600,000 | 8,250,000,001 | 8,500,000,000 | 76,500,000 |
| 1,400,000,001 | 1,450,000,000 | 13,050,000 | 8,500,000,001 | 8,750,000,000 | 78,750,000 |
| 1,450,000,001 | 1,500,000,000 | 13,500,000 | 8,750,000,001 | 9,000,000,000 | 81,000,000 |
| 1,500,000,001 | 1,550,000,000 | 13,950,000 | 9,000,000,001 | 9,250,000,000 | 83,250,000 |
| 1,550,000,001 | 1,600,000,000 | 14,400,000 | 9,250,000,001 | 9,500,000,000 | 85,500,000 |
| 1,600,000,001 | 1,650,000,000 | 14,850,000 | 9,500,000,001 | 9,750,000,000 | 87,750,000 |
| 1,650,000,001 | 1,700,000,000 | 15,300,000 | 9,750,000,001 | 10,000,000,000 | 90,000,000 |
| 1,700,000,001 | 1,750,000,000 | 15,750,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,750,000,001 | 1,800,000,000 | 16,200,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 16,650,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 17,100,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 17,550,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 18,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 18,900,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 19,800,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 20,700,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 21,600,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 22,500,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 23,400,000 | | | |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

| Import Collection Amount Range (Rs) | | | | | |
|-------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 2,000 | 72,500,001 | 75,000,000 | 375,000 |
| 500,001 | 800,000 | 4,000 | 75,000,001 | 77,500,000 | 387,500 |
| 800,001 | 1,000,000 | 5,000 | 77,500,001 | 80,000,000 | 400,000 |
| 1,000,001 | 1,500,000 | 7,500 | 80,000,001 | 82,500,000 | 412,500 |
| 1,500,001 | 2,000,000 | 10,000 | 82,500,001 | 85,000,000 | 425,000 |
| 2,000,001 | 2,500,000 | 12,500 | 85,000,001 | 87,500,000 | 437,500 |
| 2,500,001 | 3,000,000 | 15,000 | 87,500,001 | 90,000,000 | 450,000 |
| 3,000,001 | 3,500,000 | 17,500 | 90,000,001 | 92,500,000 | 462,500 |
| 3,500,001 | 4,000,000 | 20,000 | 92,500,001 | 95,000,000 | 475,000 |
| 4,000,001 | 4,500,000 | 22,500 | 95,000,001 | 97,500,000 | 487,500 |
| 4,500,001 | 5,000,000 | 25,000 | 97,500,001 | 100,000,000 | 500,000 |
| 5,000,001 | 5,500,000 | 27,500 | 100,000,001 | 105,000,000 | 525,000 |
| 5,500,001 | 6,000,000 | 30,000 | 105,000,001 | 110,000,000 | 550,000 |
| 6,000,001 | 6,500,000 | 32,500 | 110,000,001 | 115,000,000 | 575,000 |
| 6,500,001 | 7,000,000 | 35,000 | 115,000,001 | 120,000,000 | 600,000 |
| 7,000,001 | 7,500,000 | 37,500 | 120,000,001 | 125,000,000 | 625,000 |
| 7,500,001 | 8,000,000 | 40,000 | 125,000,001 | 130,000,000 | 650,000 |
| 8,000,001 | 8,500,000 | 42,500 | 130,000,001 | 135,000,000 | 675,000 |
| 8,500,001 | 9,000,000 | 45,000 | 135,000,001 | 140,000,000 | 700,000 |
| 9,000,001 | 9,500,000 | 47,500 | 140,000,001 | 145,000,000 | 725,000 |
| 9,500,001 | 10,000,000 | 50,000 | 145,000,001 | 150,000,000 | 750,000 |
| 10,000,001 | 12,500,000 | 62,500 | 150,000,001 | 155,000,000 | 775,000 |
| 12,500,001 | 15,000,000 | 75,000 | 155,000,001 | 160,000,000 | 800,000 |
| 15,000,001 | 17,500,000 | 87,500 | 160,000,001 | 165,000,000 | 825,000 |
| 17,500,001 | 20,000,000 | 100,000 | 165,000,001 | 170,000,000 | 850,000 |
| 20,000,001 | 22,500,000 | 112,500 | 170,000,001 | 175,000,000 | 875,000 |
| 22,500,001 | 25,000,000 | 125,000 | 175,000,001 | 180,000,000 | 900,000 |
| 25,000,001 | 27,500,000 | 137,500 | 180,000,001 | 185,000,000 | 925,000 |
| 27,500,001 | 30,000,000 | 150,000 | 185,000,001 | 190,000,000 | 950,000 |
| 30,000,001 | 32,500,000 | 162,500 | 190,000,001 | 195,000,000 | 975,000 |
| 32,500,001 | 35,000,000 | 175,000 | 195,000,001 | 200,000,000 | 1,000,000 |
| 35,000,001 | 37,500,000 | 187,500 | 200,000,001 | 205,000,000 | 1,025,000 |
| 37,500,001 | 40,000,000 | 200,000 | 200,000,001 | 225,000,000 | 1,125,000 |
| 40,000,001 | 42,500,000 | 212,500 | 225,000,001 | 250,000,000 | 1,250,000 |
| 42,500,001 | 45,000,000 | 225,000 | 250,000,001 | 275,000,000 | 1,375,000 |
| 45,000,001 | 47,500,000 | 237,500 | 275,000,001 | 300,000,000 | 1,500,000 |
| 47,500,001 | 50,000,000 | 250,000 | 300,000,001 | 325,000,000 | 1,625,000 |
| 50,000,001 | 52,500,000 | 262,500 | 325,000,001 | 350,000,000 | 1,750,000 |
| 52,500,001 | 55,000,000 | 275,000 | 350,000,001 | 375,000,000 | 1,875,000 |
| 55,000,001 | 57,500,000 | 287,500 | 375,000,001 | 400,000,000 | 2,000,000 |
| 57,500,001 | 60,000,000 | 300,000 | 400,000,001 | 425,000,000 | 2,125,000 |
| 60,000,001 | 62,500,000 | 312,500 | 425,000,001 | 450,000,000 | 2,250,000 |
| 62,500,001 | 65,000,000 | 325,000 | 450,000,001 | 475,000,000 | 2,375,000 |
| 65,000,001 | 67,500,000 | 337,500 | 475,000,001 | 500,000,000 | 2,500,000 |
| 67,500,001 | 70,000,000 | 350,000 | 500,000,001 | 525,000,000 | 2,625,000 |
| 70,000,001 | 72,500,000 | 362,500 | 525,000,001 | 550,000,000 | 2,750,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 2,875,000 | 2,500,000,001 | 2,600,000,000 | 13,000,000 |
| 575,000,001 | 600,000,000 | 3,000,000 | 2,600,000,001 | 2,700,000,000 | 13,500,000 |
| 600,000,001 | 625,000,000 | 3,125,000 | 2,700,000,001 | 2,800,000,000 | 14,000,000 |
| 625,000,001 | 650,000,000 | 3,250,000 | 2,800,000,001 | 2,900,000,000 | 14,500,000 |
| 650,000,001 | 675,000,000 | 3,375,000 | 2,900,000,001 | 3,000,000,000 | 15,000,000 |
| 675,000,001 | 700,000,000 | 3,500,000 | 3,000,000,001 | 3,250,000,000 | 16,250,000 |
| 700,000,001 | 725,000,000 | 3,625,000 | 3,250,000,001 | 3,500,000,000 | 17,500,000 |
| 725,000,001 | 750,000,000 | 3,750,000 | 3,500,000,001 | 3,750,000,000 | 18,750,000 |
| 750,000,001 | 775,000,000 | 3,875,000 | 3,750,000,001 | 4,000,000,000 | 20,000,000 |
| 775,000,001 | 800,000,000 | 4,000,000 | 4,000,000,001 | 4,250,000,000 | 21,250,000 |
| 800,000,001 | 825,000,000 | 4,125,000 | 4,250,000,001 | 4,500,000,000 | 22,500,000 |
| 825,000,001 | 850,000,000 | 4,250,000 | 4,500,000,001 | 4,750,000,000 | 23,750,000 |
| 850,000,001 | 875,000,000 | 4,375,000 | 4,750,000,001 | 5,000,000,000 | 25,000,000 |
| 875,000,001 | 900,000,000 | 4,500,000 | 5,000,000,001 | 5,250,000,000 | 26,250,000 |
| 900,000,001 | 925,000,000 | 4,625,000 | 5,250,000,001 | 5,500,000,000 | 27,500,000 |
| 925,000,001 | 950,000,000 | 4,750,000 | 5,500,000,001 | 5,750,000,000 | 28,750,000 |
| 950,000,001 | 975,000,000 | 4,875,000 | 5,750,000,001 | 6,000,000,000 | 30,000,000 |
| 975,000,001 | 1,000,000,000 | 5,000,000 | 6,000,000,001 | 6,250,000,000 | 31,250,000 |
| 1,000,000,001 | 1,050,000,000 | 5,250,000 | 6,250,000,001 | 6,500,000,000 | 32,500,000 |
| 1,050,000,001 | 1,100,000,000 | 5,500,000 | 6,500,000,001 | 6,750,000,000 | 33,750,000 |
| 1,100,000,001 | 1,150,000,000 | 5,750,000 | 6,750,000,001 | 7,000,000,000 | 35,000,000 |
| 1,150,000,001 | 1,200,000,000 | 6,000,000 | 7,000,000,001 | 7,250,000,000 | 36,250,000 |
| 1,200,000,001 | 1,250,000,000 | 6,250,000 | 7,250,000,001 | 7,500,000,000 | 37,500,000 |
| 1,250,000,001 | 1,300,000,000 | 6,500,000 | 7,500,000,001 | 7,750,000,000 | 38,750,000 |
| 1,300,000,001 | 1,350,000,000 | 6,750,000 | 7,750,000,001 | 8,000,000,000 | 40,000,000 |
| 1,350,000,001 | 1,400,000,000 | 7,000,000 | 8,000,000,001 | 8,250,000,000 | 41,250,000 |
| 1,400,000,001 | 1,450,000,000 | 7,250,000 | 8,250,000,001 | 8,500,000,000 | 42,500,000 |
| 1,450,000,001 | 1,500,000,000 | 7,500,000 | 8,500,000,001 | 8,750,000,000 | 43,750,000 |
| 1,500,000,001 | 1,550,000,000 | 7,750,000 | 8,750,000,001 | 9,000,000,000 | 45,000,000 |
| 1,550,000,001 | 1,600,000,000 | 8,000,000 | 9,000,000,001 | 9,250,000,000 | 46,250,000 |
| 1,600,000,001 | 1,650,000,000 | 8,250,000 | 9,250,000,001 | 9,500,000,000 | 47,500,000 |
| 1,650,000,001 | 1,700,000,000 | 8,500,000 | 9,500,000,001 | 9,750,000,000 | 48,750,000 |
| 1,700,000,001 | 1,750,000,000 | 8,750,000 | 9,750,000,001 | 10,000,000,000 | 50,000,000 |
| 1,750,000,001 | 1,800,000,000 | 9,000,000 | More than | 10,000,000,000 | 50,000,000 |
| 1,800,000,001 | 1,850,000,000 | 9,250,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 9,500,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 9,750,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 10,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 10,500,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 11,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 11,500,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 12,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 12,500,000 | | | |

Other Services for Corporate, Institutional Clients and Commercial Clients

Finance (Inclusive of profit on financing)

| Legal | Actual |
|---|--|
| Arrangement Fee | Up to 1.0% of value. Minimum Rs 2,500 |
| Review Fee | Up to 1.0% of value. Minimum Rs 2,500 |
| Interim Review Fee | Up to 1.0% of value. Minimum Rs 2,500 |
| Administration Fee | Up to 2.0% of value. Minimum Rs 2,000 |
| Project Examination Fee | Up to 2.0% of value |
| Miscellaneous Charges | Actual |
| Replacement of Securities Under Lien to the Bank | Rs 1,000 per replacement |
| Fee for Verifying and Marking Lien on Govt. Securities Issued by the Bank on Request of Third Party | Rs 100 per scrip. Maximum Rs 2,000 |
| Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked Under Lien for Banking Facilities will be as Follows: | |
| <ul style="list-style-type: none"> Individual Shares with Respective Transfer Deeds Attached | Rs 20 per scrip. Minimum Rs 2,500. Rs 10 per scrip if annual volume is over 100,000 scrips |
| <ul style="list-style-type: none"> Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips | Rs 20 per scrip. Minimum Rs 2,500 |
| <ul style="list-style-type: none"> Sale/Purchase of Shares/ Securities Held Against Banking Facilities | Rs 0.10 per share. Minimum Rs 1,000 |
| <ul style="list-style-type: none"> Charges for Holding Bearer Securities in Safe Custody on Behalf of Clients Against Banking Facilities | 0.20% of document value per annum |
| Financing Against Pledge/Hypothecation | |
| <ul style="list-style-type: none"> Godown Rent/Staff Salaries | Actual |
| <ul style="list-style-type: none"> Inspection Charges | As per actual charged by the vendor |
| <ul style="list-style-type: none"> Delivery Charges if Godown Keeper is Not Posted | Rs 1,000 per hour |
| <ul style="list-style-type: none"> Registration of Charges at Registrar's Office | Rs 3,500 per case |
| <ul style="list-style-type: none"> Transfer of Goods from Bond to Pledge Godown | Rs 1,000 per transfer |
| <ul style="list-style-type: none"> Delivery of Goods Under Pledge | Rs 1,000 per delivery |
| <ul style="list-style-type: none"> Import Clearing Charges | Rs 1,000 per case |
| <ul style="list-style-type: none"> Charges for Delivery of Goods Under Finance Against Imports Stored in Our Own or Rented Godown | Rs 1,000 per delivery |

Saadiq Retail Clients

Saadiq Deposit Products

*Cheque Book Issuance Charges

- i) Saadiq Current Account
- ii) Saadiq Sahulat Online Account
- iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver

Rs 10 per leaf (or Foreign Currency equivalent)
1st cheque book free. Subsequent cheque books Rs 10 per leaf (or Foreign Currency equivalent)
Rs 10 per leaf (or Foreign Currency equivalent)

| | |
|---|---|
| Temporary Cheque Book Issuance Charges | 5 leaf temporary cheque book for Current and Savings Account will be for Rs 500 |
| Issuance of Loose Cheques | Rs 1,000 plus Govt. Levies etc (actual) |
| **Cheque Return Charges (due to insufficient balance) | Saadiq Current Account and Saadiq Sahulat Online Account Rs 50 for Outward and Rs 500 for Inward clearing, Saadiq Saver, Saadiq Plus and Saadiq Basic Saver Rs 150 for Outward and Rs 1,000 for Inward clearing, Saadiq FCY Current Account USD 5 or equivalent |
| Same Day Clearing via NIFT | Rs 300 per instrument |
| Default Due to Lack of Funds on Standing Instructions | Rs 500 per transaction in addition to the usual charges on remittances |
| Duplicate Statement of Account | Free of charge |
| Online Transaction Fee for Over-the-Counter Transactions (not applicable on Saadiq Basic Saver Account) | Savings Account: Rs 200 per transaction Current Account: Rs 150 per transaction All transactions carried out at parent branch will be free of charge |
| ****Account Maintenance Fee Applicable to Only Saadiq Saver and Saadiq Saver Plus | Rs 50 per month if monthly average balance in the account falls below the minimum requirement for Local Currency Foreign Currency equivalent of Rs 50 per month for Foreign Currency accounts |
| *****Online Transaction (intercity transaction) Limit | |
| i) Saadiq Current & Savings Account Intercity Deposit, Withdrawal and Transfer | Rs 400 per transaction |
| ii) Saadiq Sahulat Online Account | Free limit up to Rs 1Mn per day. Rs 400 per transaction (or Foreign Currency equivalent) will be levied on exceeding the limit. |
| Pay Order Issuance/Demand Draft | |
| i) Saadiq Current Account | Rs 250 |
| ii) Saadiq Savings Account | Rs 300 |
| Demand Draft/Purchase Order/Money Transfer Cancellation | Rs 500/USD 4/EUR 4/GBP 3 |
| SMS Alert - Deposits | |
| i) SMS Alert Fee | Rs 100 per month |

| | |
|--|---------------------------------|
| Swift (Client) | Rs 1,500/USD 15/EUR 15/GBP 15 |
| POs/DDs Against Cash | 0.3% - min Rs 2,500 for clients |
| Other Bank DDs | 0.3% - min Rs 1,000 for clients |
| Payment Identification Within Branches | Rs 300 |

Remittances (Foreign Currency) Inward

| | |
|--|---|
| Inward Remittances | |
| i) If Proceeds are Credited to Any of Our Branches | Nil |
| ii) Home Remittances | Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL |
| iii) To Another Bank | DD charges will apply |

Remittances (Foreign Currency) Outward

| | |
|--|--|
| Outward TT (CA, SA) i) Outward TT | USD 25 or Foreign Currency equivalent |
| Outward DD | USD 10 (additional USD 5 for swift charges if required) |
| Collection of Foreign Currency Cheques/DD/TC/etc. (drawn outside Pakistan) | 0.25% - minimum Rs 300/USD 20 (flat) including courier charges on Sahulat Online Account |
| Processing Fee for Clearing Instruments Drawn Outside Pakistan | Collection of Foreign Currency Cheques/DD/TC/etc. (drawn outside Pakistan): 0.25% - Minimum Rs 300/USD 20 (flat) including courier charges on Sahulat Online Account |

Note: Senior citizens, pensioners and physically handicapped clients are to be offered Saadiq Basic Saver Account in order to avail concession on basic banking services related charges.

General Banking

| | |
|--|--|
| Foreign Exchange Permits | |
| i) Family Maintenance | Rs 3,000 per year |
| ii) Studies Abroad | Rs 5,000 first year, subsequent years Rs 3,000 |
| iii) Specific Approvals from SBP Relating to Capital Transfers, Shares Disinvestment Proceeds and Airline Remittances etc. | Rs 2,000 per approval |
| iv) Other Approvals for Remittance from SBP | Rs 200 per approval |

Salary Processing Fee - To be Paid by Employer (Non Employee Banking) | Rs 200 per month per employee

Others Charges Section

| | |
|---|--|
| Advice Charges | Rs 50 per advice, Rs 500 per month, for corporate clients |
| Document Retrieval Fee (subject to availability of the record at the branch premises) | Rs 50 per advice, 500 per month, for corporate clients Up to 3 months old: No charge 3 months - 2 years old: Rs 500 per document More than 2 years old: Rs 1,000 per document |
| SMS Alerts | Rs 100 per month |
| FCY Cheque Books | USD/GBP/EUR 0.1 per leaf JPN 8 per leaf |
| Courier | Inland: At actual Foreign: At actual |
| Security Services/CIT Charges | At actual/charges incurred |
| FCY Spread/Fee on Inward/Outward Remittances and FCY Account Transactions | Up to 3% based on amount, currency, market, volatility, etc. For inward remittances that are auto-processed spread will be ~ 1.5% |

Reports and Certificates

| | |
|--|--|
| Proceeds Rationalisation Certificate and Encashment Certificate | Rs 200 per certificate |
| Obtaining Credit Reports on Behalf of Clients | Actual, plus Rs 100 per local swift Rs 1,000 per foreign swift |
| Financial/Credit Worthiness Certificate /Other Certificates | Rs 200 per certificate |
| Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes | Rs 200 per certificate |
| Balance Confirmation Certificate | Rs 200 per certificate |
| Tax Certificate | Free |
| Certificate regarding encashments of Islamic Govt. Sec. and collections of profit coupons on Islamic Govt Sec. | Rs 200 per certificate |

Collection

| | |
|---|---|
| Clean Collection (Domestic) | 0.25%, minimum Rs 300, maximum Rs 5,000 per instrument, plus actual charges levied by correspondents |
| Cheques Drawn on Cities with SCBPL Branches | Rs 100 per instrument |
| Cheques Drawn on Cities other than SCBPL Branches | Rs 150 per instrument |
| Dividend Warrants | Rs 50 per warrant |
| Collection Cheque Return Charges (Other than SCBPL Network) | Rs 500 per instrument (due to insufficient funds) |
| Collection Cheque Return Charges (Within SCBPL Network) | Saadiq Current Account and Saadiq Sahulat Online Account Rs 50 for Outward and Rs 500 for Inward Clearing, Saadiq Saver, Saadiq Plus and Saadiq Basic Saver Rs 150 for Outward and Rs 1,000 for Inward Clearing, Saadiq FCY Current Account USD 5 or equivalent |

| | |
|--|---|
| Courier Charges (non-SCBPL location) | Rs 200 per instrument |
| Confirmation of Balance to Auditors | Rs 200 |
| Stop Payment of Cheques (per instance) | Up to 5 leaves Rs 500 Over 5 leaves Rs 1,000 |
| Stop Payment of Foreign Currency Draft | USD 25 or cheque in case of insufficient funds |
| Stop Payment of Local Currency Draft | Rs 500 per draft |

Account Balance and Initial Deposit Requirement

| Account Balance and Initial Deposit Requirement | Monthly average balance requirement | ***** Initial deposit requirement |
|--|-------------------------------------|------------------------------------|
| i) Saadiq Current Account | Nil | Rs 100,000 |
| ii) Saadiq Current Account - Foreign Currency | Nil | USD 2,000; GBP 2,000; EUR 2,000 |
| iii) Saadiq Saver | Rs 200,000 | Rs 200,000 |
| iv) Saadiq Saver Plus | Rs 200,000 | Rs 200,000 |
| Regular Savings Account v) Saadiq Basic Saver | Nil | Rs 100 |

| | |
|--|--|
| Minimum Deposit to Open Saadiq Term Deposit Account | Rs 50,000 |
| Saadiq Saver, Saadiq Saver Plus, and Saadiq Basic Saver, Account Closure | The Account Holder can, at any time, choose to close the account held at the Bank. At the time of closure, the Client will be paid the existing balance in the account and a return (if applicable) based on the last announced applicable rate and that will be considered the full and final settlement between the Account Holder and the Bank in relation to the Mudaraba Assets |

Note: * Cheque books of 20 and 50 leaves are available

** Cheque Return Charges can be deducted from dormant accounts where actual charges are paid to NIFT on account of inward cheques returned unpaid

*** Twice a year on six monthly basis within 15 days from the close of half year

**** The fee is inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010

***** Online transaction charge is applicable on intercity deposit and withdrawal and intercity account to account funds transfer

***** No initial deposit would be required for opening of accounts by (i) Mustahqeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government Institutions for salary and pension purposes (including widows/children of deceased employees, eligible for family pension/benevolent fund grant, etc.)

Saadiq Term Deposit Account Premature Encashment

In case of premature upliftment, the account holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

*Safe Deposit Lockers

(To be recovered in advance or at start of the period, yearly/half yearly/quarterly as the case may be)

| | |
|--|--------------------------------------|
| 1. Extra Small | Rs 2,000 |
| 2. Small | Rs 4,000 |
| 3. Medium | Rs 5,000 |
| 4. Large/Extra Large | Rs 8,000 |
| 5. Key Deposit Charges | Rs 2,000 per locker (non-refundable) |
| 6. Locker Breaking Charges | Actual Charges – minimum Rs 5,000 |
| 7. Late Fee* (in case locker falls in arrears for more than one month) | Rs 750 per month |

*Note:

- Locker facilities can be availed by account holders only
- Branch Manager has the discretion to give waiver on Locker Fee based on client relationship of Rs 1,000,000 in deposits
- Locker rental charges may be deducted from dormant accounts, only if lockers are in operation
- To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank

Phone Banking

| | |
|--|--|
| A Waiver of 50% on Normal Charges is Offered on the Following Services | Cheque book Demand draft (local currency) Pay order |
| A Waiver of 25% on Normal Charges is Offered on the Following Services | Certificate regarding profit Certificate regarding Zakat deducted Balance confirmation certificate |
| Saadiq Debit Card | |
| Annual/Issuance Fee | Saadiq Current Account Rs 1,000 Saadiq Savings Account Rs 1,400 |
| Replacement Fee | Saadiq Current Account Rs 1,000 Saadiq Savings Account Rs 1,400 |
| Renewal Fee | NIL |

Saadiq Priority Platinum Debit Card

| | |
|---------------------|--|
| Annual/Issuance Fee | Saadiq Current Account Rs 4,000 Saadiq Savings Account Rs 4,000 |
| Replacement Fee | Saadiq Current Account Rs 4,000 Saadiq Savings Account Rs 4,000 |

Saadiq Platinum/Titanium Debit Card

| | |
|---------------------|--|
| Annual/Issuance Fee | Saadiq Current Account Rs 3,000 Saadiq Savings Account Rs 3,000 |
| Replacement Fee | Saadiq Current Account Rs 3,000 Saadiq Savings Account Rs 3,000 |

Saadiq Debit Card - Other Charges

| | |
|--|--|
| International Merchants and Airlines | 3% of transaction amount Up to 6% of the transaction amount for all QR payments |
| ATM Balance Inquiry i) 1 Link ATMs ii) MNET ATMs iii) International ATMs | Free Rs 5 per transaction Rs 300 |
| ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATM Cash Withdrawal iii) MNET ATM Cash Withdrawal | 3% per withdrawal Rs 18.75 per withdrawal Rs 15 per withdrawal |
| * Arbitration Charges for Disputed Transactions | USD 500 or equivalent per transaction |
| Inter Bank Funds Transfers | Rs 100 per outgoing IBFT transaction |
| Direct Bill Payments | Rs 100 per month for every registered bill |
| Online Bill/Fee Payment via Internet/Mobile Banking Charges | 2% of the transaction amount or Rs 1,000 per transaction, whichever is higher |
| ATM Access Fee | Rs 650 |
| Advice Charges | Rs 50 per advice, Rs 500 per month for corporate clients |
| Mini Statement Fee | Rs 10 per statement |

Ijarah Sukuk

Investor Portfolio Securities (IPS) Account Applicable on GOP Debt Securities holding of Retail Banking Clients

| | |
|--|---|
| 1. For Face Value Holding of up to Rs 1Mn | NIL |
| 2. For Face Value Holding of Rs 1Mn - 12Mn | Rs 500 per month |
| 3. For Face Value Holding of Rs > 12Mn | 0.05% p.a. |
| Spread/Fee on Sale/Purchase of GOP Debt Securities | Up to 3% based on security type. Liquidity, cost & other market dynamics/fundamentals |

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

Saadq Priority and International Clients

Individual Clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following free/discounted services:

Average assets under management for the past three months of Rs 3,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposits, Takaful Products, and Sukuk, purchased through SCBPL, or by availing Saadq Home Finance facility of Rs 20,000,000 and above.

Please note the initial cheque deposit requirement for Priority Account Opening is Rs 3,000,000 (or equivalent foreign currency amount).

a) Debit Card(s):

Saadq Platinum/Titanium Debit Card



- Annual/Issuance Fee Rs 4,000
- Waiver on Annual Fee for qualified Priority Clients
- Replacement Fee Rs 4,000

b) Banking Services:

1. Free issuance of Cheque Books
2. Free issuance of Counter Cheques
3. Free issuance of Pay Orders and Demand Drafts
4. Free cancellation of Pay Orders and Demand Drafts
5. Free intercity Cash Withdrawals/Deposits
6. Free International ATM Withdrawals through SCB ATMs*
7. Free Online Banking and SC Mobile App
8. Free eStatements
9. Free SMS alerts
10. Free issuance of Account Maintenance Certificate
11. Free issuance of Balance Confirmation Certificate
12. Free issuance of Proceed Realisation Certificate
13. Free issuance of Duplicate Statement
14. Free collection of Cheques (Local Currency/Foreign Currency**)
15. Free Stop Payments of Cheques
16. Free Inward Telegraphic Transfers***
17. Free Outbound Telegraphic Transfers***
18. Free issuance of Zakat Deduction Certificate
19. Free Standing Instructions

*This only applies to ATM Access Fees, FX conversions are done on market rates

**Excluding Cheques issued in USD

***Excluding Intermediary Bank Charges where applicable

c) Locker Facility:

50% waiver on 1st year locker rental fee

d) Auto Finance:

50% waiver on regular processing fee

e) Credit Card(s):

Annual and joining fee waivers on Saadq credit cards except Emirates Standard Chartered Infinite and Platinum Credit Cards and WorldMiles Credit Card

f) Home Finance:

50% waiver on regular processing fee

g) Membership Fee:

Rs 1,500 per quarter
The fee will be waived off for Priority Clients who meet the qualification criteria mentioned above

All free of cost Priority Banking Services are offered at Bank's sole discretion.

Saadiq Premium Banking Clients

To inquire about our entry criteria, please call us on our Helpline 021 111 002 002 or visit your nearest branch.

a) Debit Card:

Issuance/Annual Fee
Rs 3,000

Replacement Fee
Rs 1,000

b) Banking Services:

1. Free Interbank Fund Transfer
2. Free Online Banking and SC Mobile App
3. Free SMS alert
4. Free eStatements

c) Home Finance:

50% waiver on regular processing fee

d) Membership Fee:

Rs 1,000 per quarter (3 months)
The fee will be waived off for Premium Clients who meet the qualification criteria mentioned above

Saadiq Visa Credit Card

| | Classic/ Classic Blue/ Gold/ Gold Plus | Platinum/ Platinum Plus | WorldMiles/Emirates Standard Chartered Platinum Credit Card | Emirates Standard Chartered Infinite Credit Card |
|--------------------------|---|----------------------------|---|--|
| Annual Fee | Rs 4,500 | Rs 7,000 | Rs 8,000 | Rs 30,000 |
| Supplementary Annual Fee | Rs 2,250 | Rs 3,500 | Rs 4,000 | Rs 15,000 |
| Monthly Maintenance Fee | Rs 3,000 | Rs 9,000 | Rs 10,500 | Rs 30,000 |

Other Fees and Charges

| | |
|---|---|
| **Late Payment Charges | Rs 1,500 |
| Cash Advance Service Fee | Rs 1,000 per transaction, plus all charges passed on by acquiring bank |
| Balance Transfer Processing Fee | Rs 4,000 |
| Saadiq Instalment Plan Processing Fee | Rs 9,500 |
| Card Replacement Fee | Rs 200 per card |
| Cheque Return Charges | Rs 1,000 per instance |
| Foreign Transaction Charges | Foreign transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of 3% of the transaction amount |
| *Arbitration Charges for Disputed Transaction | USD 500 or equivalent per transaction |
| Card Conversion Fee | Rs 1,000 per card |

Note:

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

** To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Saadiq Home Finance

| | | |
|---------------------------------|---|----------------------------|
| Processing Fee (Non-refundable) | Rs 10,000 | |
| Stamp Duty Fee | At actual | |
| Appraisal Fee | At actual | |
| Early Purchase Price | 1st Year | 5.5% of outstanding amount |
| | 2nd Year | 4.5% of outstanding amount |
| | 3rd Year and onwards | 3.5% of outstanding amount |
| Partial Purchase Price | 1st Year | 5.5% of payment amount |
| | 2nd Year | 4.5% of payment amount |
| | 3rd Year and onwards | 3.5% of payment amount |
| Legal Fee | At actual | |
| Asset Re-possession Charges | At actual | |
| Court Fee | At actual | |
| Legal Fee | At actual | |
| Property Takaful | As per actual rate from the Takaful Co. | |
| Life Takaful | As per actual rate from the Takaful Co. | |
| *Late Payment Charges | Rs 1,000 | |

Saadiq Personal Finance

(Subject to Shariah and Regulatory Approval)

| | |
|--|----------|
| Processing Fee (inclusive of stamp duty) | Rs 5,000 |
| *Late Payment Charges | Rs 1,000 |

Saadiq Auto Finance

| | |
|-------------------------------------|-------------------------------------|
| Processing Fee | Rs 10,000 |
| Early Purchase Price | 5.5% of Payment Amount |
| Vehicle Registration Service Fee | At actual |
| Asset Re-possession Charges | At actual |
| Court Fee | At actual |
| Legal Fee | At actual |
| Repossessed Vehicle Storage Charges | At actual |
| Vehicle Takaful | As per actual rate from Takaful Co. |
| Stamp Duty | At actual |
| Valuation Charges for Used Cars | At actual |
| *Late Payment Charges | Rs 1,000 |

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Business Clients

Deposit Products

| | Initial Deposit Requirement | Minimum Average Balance Requirement |
|-------------------------------|-----------------------------|-------------------------------------|
| Saadiq Sahulat Online Account | Rs 500,000 | Nil |
| Saadiq Saver | Rs 500,000 | Rs 500,000 |
| Saadiq Saver Plus | Rs 500,000 | Rs 500,000 |

Saadiq Business Term Finance

| | |
|---------------------------------|---|
| Processing Fee (Non-refundable) | Rs 15,000 |
| Stamp Duty Fee | At actual |
| Appraisal Fee | At actual |
| Legal Fee | At actual |
| Early Purchase Price | 5.5% of payment amount |
| Asset Re-possession Charges | |
| Court Fee | At actual |
| Legal Fee | At actual |
| Property Takaful | As per actual rate from the Takaful Co. |
| Life Takaful | As per actual rate from the Takaful Co. |
| *Late Payment Charges | Rs 1,000 |

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Trade and Finance

| | |
|--------------------------|---|
| Legal | As per actual |
| Processing Fee | Rs 25,000 |
| Charges for Late Payment | Upon maximum rate as per the Client Agreement |

Note :

- For trade pricing, refer to Trade Services for Business Clients section.
- Discount may be allowed to clients in the above mentioned charges subject to management's approval.
- To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Saadiq Business Mortgage Finance

| | | |
|---------------------------------|---|----------------------------|
| Processing Fee (Non-refundable) | Rs 15,000 | |
| Appraisal Fee | At actual | |
| Stamp Duty Fee | At actual | |
| Legal Fee | At actual | |
| *Late Payment Charges | Rs 1,000 | |
| Asset Re-possession Charges | | |
| Court Fee | At actual | |
| Legal Fee | At actual | |
| Property Takaful | As per actual rate from the Takaful Co. | |
| Life Takaful - At Actual | As per actual rate from the Takaful Co. | |
| Early Purchase Price | | |
| | 1st Year | 5.5% of outstanding amount |
| | 2nd Year | 4.5% of outstanding amount |
| | 3rd Year and onwards | 3.5% of outstanding amount |
| Partial Purchase Price | | |
| | 1st Year | 5.5% of payment amount |
| | 2nd Year | 4.5% of payment amount |
| | 3rd Year and onwards | 3.5% of payment amount |

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Trade Services for Business Clients

International Banking

A. IMPORTS

1. Letter of Credit

| | |
|---|---|
| Issuance Service Charges | As per Appendix 1 |
| Amendments | Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 1 |
| Bills Drawn Under Sight/Usance LCs | Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity |
| Retirement of Import-Bill Under LC | 0.10% of value; Minimum Rs 500 |
| LC Reimbursement Charges | Minimum USD 130 or actual (or equivalent Local Currency) |
| Import LC Handling Charges, Correspondent's Charges | Minimum Rs 100 or actual |
| Credit Information Report Including Credit Report of Foreign Suppliers/Buyers | Actual + Rs 500 service charges |

2 Import Collection

| | |
|--|--|
| Registration of Contract for Import on Consignment Basis | As per appendix 4 |
| Amendments | Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4. |
| Retirement of Import-Bill Under Collection | 0.10% of value; Minimum Rs 500 |
| Document Collection - Inward | Rs 1,000 per item |
| Contract Reimbursement Charges | Minimum USD 130 or actual (or equivalent Local Currency) |

3 Other

| | |
|--|--|
| Delivery Order Issued for Air Freight Consignment | Rs 2,000 per endorsement |
| Item Returned Unpaid | Rs 500 per item |
| Islamic Structure Warehouse Finance | As per agreement in Islamic Banking Arrangement Letter |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |
| Handling of Discrepant Documents Under Import LC | USD 80 + USD 35 for each swift cost of discrepant advice/acceptance (or equivalent Local Currency) |
| Remittance Under Open Account Without Opening of LC/Registration of Contract | Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500) |
| FCY Spread/Fee on Import Transactions | Up to 3% based on amount, currency, market, volatility etc |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

B. Exports
1. Letter of Credit

| | |
|--|--|
| Advising - Client | Rs 2,500 |
| Advising - Non-Client | Rs 3,000 |
| Advising of Amendments (client/non-client) | Rs 750 per amendment |
| Confirmation/Acceptance | Up to 3.0% of LC value, minimum Rs 1,000 |
| Transfer of Export LC | Rs 1,000 |
| Transfer of Amendment | Rs 1,000 per amendment |
| Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Issuance | USD 30 + USD 35 per swift |
| Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Amendment | USD 15 + USD 35 per swift |

2. Bills

| | |
|--|---|
| Reimbursement/Payment to Other Banks | Rs 3,000 flat per reimbursement/payment or as per arrangement |
| If Documents are Sent to Other Local Banks for Financing Under Restricted LC | Rs 750 flat including courier charges |
| Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited | Service charges up to 0.25% of value |
| Export Documents Under Collection (not negotiated/discounted) Where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited | Handling charges of Rs 1,000 per bill plus 0.25% of bill value. |
| Service Charges on Advance Payments | 0.25% of value; minimum Rs 1,000 or as per arrangement |

3. Others

| | |
|--|---|
| Handling of Duty Drawback Claims | Rs 1,000 flat or as per prevailing SBP rates |
| Research and Development | Rs 1,000 flat or as per prevailing SBP rates |
| Issuance of NOC for e-Form | Rs 1,000 per NOC |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |
| Handling Charges of Freight Subsidy Claims | Rs 1,000 flat |
| Short Swift Message Charges | Rs 1,000 per swift |
| FCY Spread/Fee on Export Transactions | Up to 3% based on amount, currency, market, volatility etc |

Domestic Banking

A. Inland LC and Bills
1. Inland LC

| | |
|--------------------------|---|
| Issuance Service Charges | As per Appendix 3 |
| Amendments | Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 3 |

2. Bill

| | |
|------------------------------------|---|
| Bills Drawn Under Sight/Usance LCs | Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity |
|------------------------------------|---|

| | |
|--|---|
| Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports | Up to 0.30% of value; Minimum Rs 1,500 |
| Documentary Bills Drawn Under Inland LC & Collection - Exports | 0.3% of bill value; Minimum Rs 500 |
| Bills/Cheques Returned Unpaid | Rs 500 for documentary collection and Rs 200 for clean collection |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

3. Others

| | |
|--|--|
| Postage on Local LC/Bills | Rs 250 per item |
| Collection Agent Charges | Actual |
| Additional Charges for Handling Discrepant Documents | Rs 2,000 per swift/Advice of discrepancies |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |

B. Guarantees

| | |
|--|--|
| Service Charges for Issuance of Shipping Guarantee | Rs 2,500 flat. |
| Guarantees Issuance | As per appendix 2 |
| Expired Guarantees | As per above items until original returned to the Bank |
| Amendments | Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to appendix 2 |
| Handling of Claim Cases | Rs 1,000 flat + out-of-pocket costs |
| Stamp Paper Charges | At actual |
| Short Swift Message Charges | Rs 1,000 per swift |
| Long Swift Message Charges | Rs 2,000 per swift |
| Legal Charges | At actual |
| Document Dispatch (Courier Charges) | Rs 250 per item - Domestic Rs 2,000 per item - International |

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

**Appendix 1 - Import LC Issuance Service Charges
For Sight and Usance (International)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 5,000 | 67,500,001 | 70,000,000 | 700,000 |
| 500,001 | 800,000 | 8,000 | 70,000,001 | 72,500,000 | 725,000 |
| 800,001 | 1,000,000 | 10,000 | 72,500,001 | 75,000,000 | 750,000 |
| 1,000,001 | 1,500,000 | 15,000 | 75,000,001 | 77,500,000 | 775,000 |
| 1,500,001 | 2,000,000 | 20,000 | 77,500,001 | 80,000,000 | 800,000 |
| 2,000,001 | 2,500,000 | 25,000 | 80,000,001 | 82,500,000 | 825,000 |
| 2,500,001 | 3,000,000 | 30,000 | 82,500,001 | 85,000,000 | 850,000 |
| 3,000,001 | 3,500,000 | 35,000 | 85,000,001 | 87,500,000 | 875,000 |
| 3,500,001 | 4,000,000 | 40,000 | 87,500,001 | 90,000,000 | 900,000 |
| 4,000,001 | 4,500,000 | 45,000 | 90,000,001 | 92,500,000 | 925,000 |
| 4,500,001 | 5,000,000 | 50,000 | 92,500,001 | 95,000,000 | 950,000 |
| 5,000,001 | 5,500,000 | 55,000 | 95,000,001 | 97,500,000 | 975,000 |
| 5,500,001 | 6,000,000 | 60,000 | 97,500,001 | 100,000,000 | 1,000,000 |
| 6,000,001 | 6,500,000 | 65,000 | 100,000,001 | 105,000,000 | 1,050,000 |
| 6,500,001 | 7,000,000 | 70,000 | 105,000,001 | 110,000,000 | 1,100,000 |
| 7,000,001 | 7,500,000 | 75,000 | 110,000,001 | 115,000,000 | 1,150,000 |
| 7,500,001 | 8,000,000 | 80,000 | 115,000,001 | 120,000,000 | 1,200,000 |
| 8,000,001 | 8,500,000 | 85,000 | 120,000,001 | 125,000,000 | 1,250,000 |
| 8,500,001 | 9,000,000 | 90,000 | 125,000,001 | 130,000,000 | 1,300,000 |
| 9,000,001 | 9,500,000 | 95,000 | 130,000,001 | 135,000,000 | 1,350,000 |
| 9,500,001 | 10,000,000 | 100,000 | 135,000,001 | 140,000,000 | 1,400,000 |
| 10,000,001 | 10,500,000 | 105,000 | 140,000,001 | 145,000,000 | 1,450,000 |
| 10,500,001 | 11,000,000 | 110,000 | 145,000,001 | 150,000,000 | 1,500,000 |
| 11,000,001 | 11,500,000 | 115,000 | 150,000,001 | 155,000,000 | 1,550,000 |
| 11,500,001 | 12,000,000 | 120,000 | 155,000,001 | 160,000,000 | 1,600,000 |
| 12,000,001 | 15,000,000 | 150,000 | 160,000,001 | 165,000,000 | 1,650,000 |
| 15,000,001 | 17,500,000 | 175,000 | 165,000,001 | 170,000,000 | 1,700,000 |
| 17,500,001 | 20,000,000 | 200,000 | 170,000,001 | 175,000,000 | 1,750,000 |
| 20,000,001 | 22,500,000 | 225,000 | 175,000,001 | 180,000,000 | 1,800,000 |
| 22,500,001 | 25,000,000 | 250,000 | 180,000,001 | 185,000,000 | 1,850,000 |
| 25,000,001 | 27,500,000 | 275,000 | 185,000,001 | 190,000,000 | 1,900,000 |
| 27,500,001 | 30,000,000 | 300,000 | 190,000,001 | 195,000,000 | 1,950,000 |
| 30,000,001 | 32,500,000 | 325,000 | 195,000,001 | 200,000,000 | 2,000,000 |
| 32,500,001 | 35,000,000 | 350,000 | 200,000,001 | 225,000,000 | 2,250,000 |
| 35,000,001 | 37,500,000 | 375,000 | 225,000,001 | 250,000,000 | 2,500,000 |
| 37,500,001 | 40,000,000 | 400,000 | 250,000,001 | 275,000,000 | 2,750,000 |
| 40,000,001 | 42,500,000 | 425,000 | 275,000,001 | 300,000,000 | 3,000,000 |
| 42,500,001 | 45,000,000 | 450,000 | 300,000,001 | 325,000,000 | 3,250,000 |
| 45,000,001 | 47,500,000 | 475,000 | 325,000,001 | 350,000,000 | 3,500,000 |
| 47,500,001 | 50,000,000 | 500,000 | 350,000,001 | 375,000,000 | 3,750,000 |
| 50,000,001 | 52,500,000 | 525,000 | 375,000,001 | 400,000,000 | 4,000,000 |
| 52,500,001 | 55,000,000 | 550,000 | 400,000,001 | 425,000,000 | 4,250,000 |
| 55,000,001 | 57,500,000 | 575,000 | 425,000,001 | 450,000,000 | 4,500,000 |
| 57,500,001 | 60,000,000 | 600,000 | 450,000,001 | 475,000,000 | 4,750,000 |
| 60,000,001 | 62,500,000 | 625,000 | 475,000,001 | 500,000,000 | 5,000,000 |
| 62,500,001 | 65,000,000 | 650,000 | 500,000,001 | 525,000,000 | 5,250,000 |
| 65,000,001 | 67,500,000 | 675,000 | 525,000,001 | 550,000,000 | 5,500,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 5,750,000 | 2,600,000,001 | 2,700,000,000 | 27,000,000 |
| 575,000,001 | 600,000,000 | 6,000,000 | 2,700,000,001 | 2,800,000,000 | 28,000,000 |
| 600,000,001 | 625,000,000 | 6,250,000 | 2,800,000,001 | 2,900,000,000 | 29,000,000 |
| 625,000,001 | 650,000,000 | 6,500,000 | 2,900,000,001 | 3,000,000,000 | 30,000,000 |
| 650,000,001 | 675,000,000 | 6,750,000 | 3,000,000,001 | 3,250,000,000 | 32,500,000 |
| 675,000,001 | 700,000,000 | 7,000,000 | 3,250,000,001 | 3,500,000,000 | 35,000,000 |
| 700,000,001 | 725,000,000 | 7,250,000 | 3,500,000,001 | 3,750,000,000 | 37,500,000 |
| 725,000,001 | 750,000,000 | 7,500,000 | 3,750,000,001 | 4,000,000,000 | 40,000,000 |
| 750,000,001 | 775,000,000 | 7,750,000 | 4,000,000,001 | 4,250,000,000 | 42,500,000 |
| 775,000,001 | 800,000,000 | 8,000,000 | 4,250,000,001 | 4,500,000,000 | 45,000,000 |
| 800,000,001 | 825,000,000 | 8,750,000 | 4,500,000,001 | 4,750,000,000 | 47,500,000 |
| 825,000,001 | 850,000,000 | 8,500,000 | 4,750,000,001 | 5,000,000,000 | 50,000,000 |
| 850,000,001 | 875,000,000 | 8,750,000 | 5,000,000,001 | 5,250,000,000 | 52,500,000 |
| 875,000,001 | 900,000,000 | 9,000,000 | 5,250,000,001 | 5,500,000,000 | 55,000,000 |
| 900,000,001 | 925,000,000 | 9,250,000 | 5,500,000,001 | 5,750,000,000 | 57,500,000 |
| 925,000,001 | 950,000,000 | 9,500,000 | 5,750,000,001 | 6,000,000,000 | 60,000,000 |
| 950,000,001 | 975,000,000 | 9,750,000 | 6,000,000,001 | 6,250,000,000 | 62,500,000 |
| 975,000,001 | 1,000,000,000 | 10,000,000 | 6,250,000,001 | 6,500,000,000 | 65,000,000 |
| 1,000,000,001 | 1,050,000,000 | 10,500,000 | 6,500,000,001 | 6,750,000,000 | 67,500,000 |
| 1,050,000,001 | 1,100,000,000 | 11,000,000 | 6,750,000,001 | 7,000,000,000 | 70,000,000 |
| 1,100,000,001 | 1,150,000,000 | 11,500,000 | 7,000,000,001 | 7,250,000,000 | 72,500,000 |
| 1,150,000,001 | 1,200,000,000 | 12,000,000 | 7,250,000,001 | 7,500,000,000 | 75,000,000 |
| 1,200,000,001 | 1,250,000,000 | 12,500,000 | 7,500,000,001 | 7,750,000,000 | 77,500,000 |
| 1,250,000,001 | 1,300,000,000 | 13,000,000 | 7,750,000,001 | 8,000,000,000 | 80,000,000 |
| 1,300,000,001 | 1,350,000,000 | 13,500,000 | 8,000,000,001 | 8,250,000,000 | 82,500,000 |
| 1,350,000,001 | 1,400,000,000 | 14,000,000 | 8,250,000,001 | 8,500,000,000 | 85,000,000 |
| 1,400,000,001 | 1,450,000,000 | 14,500,000 | 8,500,000,001 | 8,750,000,000 | 87,500,000 |
| 1,450,000,001 | 1,500,000,000 | 15,000,000 | 8,750,000,001 | 9,000,000,000 | 90,000,000 |
| 1,500,000,001 | 1,550,000,000 | 15,500,000 | 9,000,000,001 | 9,250,000,000 | 92,500,000 |
| 1,550,000,001 | 1,600,000,000 | 16,000,000 | 9,250,000,001 | 9,500,000,000 | 95,000,000 |
| 1,600,000,001 | 1,650,000,000 | 16,500,000 | 9,500,000,001 | 9,750,000,000 | 97,500,000 |
| 1,650,000,001 | 1,700,000,000 | 17,000,000 | 9,750,000,001 | 10,000,000,000 | 100,000,000 |
| 1,700,000,001 | 1,750,000,000 | 17,500,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,750,000,001 | 1,800,000,000 | 18,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 18,500,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 19,000,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 19,500,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 20,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 21,000,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 22,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 23,000,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 24,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 25,000,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 26,000,000 | | | |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

**Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International/All Types of Guarantees)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 5,000 | 67,500,001 | 70,000,000 | 1,050,000 |
| 500,001 | 800,000 | 12,000 | 70,000,001 | 72,500,000 | 1,087,500 |
| 800,001 | 1,000,000 | 15,000 | 72,500,001 | 75,000,000 | 1,125,000 |
| 1,000,001 | 1,500,000 | 22,500 | 75,000,001 | 77,500,000 | 1,162,500 |
| 1,500,001 | 2,000,000 | 30,000 | 77,500,001 | 80,000,000 | 1,200,000 |
| 2,000,001 | 2,500,000 | 37,500 | 80,000,001 | 82,500,000 | 1,237,500 |
| 2,500,001 | 3,000,000 | 45,000 | 82,500,001 | 85,000,000 | 1,275,000 |
| 3,000,001 | 3,500,000 | 52,500 | 85,000,001 | 87,500,000 | 1,312,500 |
| 3,500,001 | 4,000,000 | 60,000 | 87,500,001 | 90,000,000 | 1,350,000 |
| 4,000,001 | 4,500,000 | 67,500 | 90,000,001 | 92,500,000 | 1,387,500 |
| 4,500,001 | 5,000,000 | 75,000 | 92,500,001 | 95,000,000 | 1,425,000 |
| 5,000,001 | 5,500,000 | 82,500 | 95,000,001 | 97,500,000 | 1,462,500 |
| 5,500,001 | 6,000,000 | 90,000 | 97,500,001 | 100,000,000 | 1,500,000 |
| 6,000,001 | 6,500,000 | 97,500 | 100,000,001 | 105,000,000 | 1,575,000 |
| 6,500,001 | 7,000,000 | 105,000 | 105,000,001 | 110,000,000 | 1,650,000 |
| 7,000,001 | 7,500,000 | 112,500 | 110,000,001 | 115,000,000 | 1,725,000 |
| 7,500,001 | 8,000,000 | 120,000 | 115,000,001 | 120,000,000 | 1,800,000 |
| 8,000,001 | 8,500,000 | 127,500 | 120,000,001 | 125,000,000 | 1,875,000 |
| 8,500,001 | 9,000,000 | 135,000 | 125,000,001 | 130,000,000 | 1,950,000 |
| 9,000,001 | 9,500,000 | 142,500 | 130,000,001 | 135,000,000 | 2,025,000 |
| 9,500,001 | 10,000,000 | 150,000 | 135,000,001 | 140,000,000 | 2,100,000 |
| 10,000,001 | 10,500,000 | 157,500 | 140,000,001 | 145,000,000 | 2,175,000 |
| 10,500,001 | 11,000,000 | 165,000 | 145,000,001 | 150,000,000 | 2,250,000 |
| 11,000,001 | 11,500,000 | 172,500 | 150,000,001 | 155,000,000 | 2,325,000 |
| 11,500,001 | 12,000,000 | 180,000 | 155,000,001 | 160,000,000 | 2,400,000 |
| 12,000,001 | 15,000,000 | 225,000 | 160,000,001 | 165,000,000 | 2,475,000 |
| 15,000,001 | 17,500,000 | 262,500 | 165,000,001 | 170,000,000 | 2,550,000 |
| 17,500,001 | 20,000,000 | 300,000 | 170,000,001 | 175,000,000 | 2,625,000 |
| 20,000,001 | 22,500,000 | 337,500 | 175,000,001 | 180,000,000 | 2,700,000 |
| 22,500,001 | 25,000,000 | 375,000 | 180,000,001 | 185,000,000 | 2,775,000 |
| 25,000,001 | 27,500,000 | 412,500 | 185,000,001 | 190,000,000 | 2,850,000 |
| 27,500,001 | 30,000,000 | 450,000 | 190,000,001 | 195,000,000 | 2,925,000 |
| 30,000,001 | 32,500,000 | 487,500 | 195,000,001 | 200,000,000 | 3,000,000 |
| 32,500,001 | 35,000,000 | 525,000 | 200,000,001 | 225,000,000 | 3,375,000 |
| 35,000,001 | 37,500,000 | 562,500 | 225,000,001 | 250,000,000 | 3,750,000 |
| 37,500,001 | 40,000,000 | 600,000 | 250,000,001 | 275,000,000 | 4,125,000 |
| 40,000,001 | 42,500,000 | 637,500 | 275,000,001 | 300,000,000 | 4,500,000 |
| 42,500,001 | 45,000,000 | 675,000 | 300,000,001 | 325,000,000 | 4,875,000 |
| 45,000,001 | 47,500,000 | 712,500 | 325,000,001 | 350,000,000 | 5,250,000 |
| 47,500,001 | 50,000,000 | 750,000 | 350,000,001 | 375,000,000 | 5,625,000 |
| 50,000,001 | 52,500,000 | 787,500 | 375,000,001 | 400,000,000 | 6,000,000 |
| 52,500,001 | 55,000,000 | 825,000 | 400,000,001 | 425,000,000 | 6,375,000 |
| 55,000,001 | 57,500,000 | 862,500 | 425,000,001 | 450,000,000 | 6,750,000 |
| 57,500,001 | 60,000,000 | 900,000 | 450,000,001 | 475,000,000 | 7,125,000 |
| 60,000,001 | 62,500,000 | 937,500 | 475,000,001 | 500,000,000 | 7,500,000 |
| 62,500,001 | 65,000,000 | 975,000 | 500,000,001 | 525,000,000 | 7,875,000 |
| 65,000,001 | 67,500,000 | 1,012,500 | 525,000,000 | 550,000,000 | 8,250,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 8,625,000 | 2,900,000,001 | 3,000,000,000 | 45,000,000 |
| 575,000,001 | 600,000,000 | 9,000,000 | 3,000,000,001 | 3,250,000,000 | 48,750,000 |
| 600,000,001 | 625,000,000 | 9,375,000 | 3,250,000,001 | 3,500,000,000 | 52,500,000 |
| 625,000,001 | 650,000,000 | 9,750,000 | 3,500,000,001 | 3,750,000,000 | 56,250,000 |
| 650,000,001 | 675,000,000 | 10,125,000 | 3,750,000,001 | 4,000,000,000 | 60,000,000 |
| 675,000,001 | 700,000,000 | 10,500,000 | 4,000,000,001 | 4,250,000,000 | 63,750,000 |
| 700,000,001 | 725,000,000 | 10,875,000 | 4,250,000,001 | 4,500,000,000 | 67,500,000 |
| 725,000,001 | 750,000,000 | 11,250,000 | 4,500,000,001 | 4,750,000,000 | 71,250,000 |
| 750,000,001 | 775,000,000 | 11,625,000 | 4,750,000,001 | 5,000,000,000 | 75,000,000 |
| 775,000,001 | 800,000,000 | 12,000,000 | 5,000,000,001 | 5,250,000,000 | 78,750,000 |
| 800,000,001 | 825,000,000 | 12,375,000 | 5,250,000,001 | 5,500,000,000 | 82,500,000 |
| 825,000,001 | 850,000,000 | 12,750,000 | 5,500,000,001 | 5,750,000,000 | 86,250,000 |
| 850,000,001 | 875,000,000 | 13,125,000 | 5,750,000,001 | 6,000,000,000 | 90,000,000 |
| 875,000,001 | 900,000,000 | 13,500,000 | 6,000,000,001 | 6,250,000,000 | 93,750,000 |
| 900,000,001 | 925,000,000 | 13,875,000 | 6,250,000,001 | 6,500,000,000 | 97,500,000 |
| 925,000,001 | 950,000,000 | 14,250,000 | 6,500,000,001 | 6,750,000,000 | 101,250,000 |
| 950,000,001 | 975,000,000 | 14,625,000 | 6,750,000,001 | 7,000,000,000 | 105,000,000 |
| 975,000,001 | 1,000,000,000 | 15,000,000 | 7,000,000,001 | 7,250,000,000 | 108,750,000 |
| 1,000,000,001 | 1,050,000,000 | 15,750,000 | 7,250,000,001 | 7,500,000,000 | 112,500,000 |
| 1,050,000,001 | 1,100,000,000 | 16,500,000 | 7,500,000,001 | 7,750,000,000 | 116,250,000 |
| 1,100,000,001 | 1,150,000,000 | 17,250,000 | 7,750,000,001 | 8,000,000,000 | 120,000,000 |
| 1,150,000,001 | 1,200,000,000 | 18,000,000 | 8,000,000,001 | 8,250,000,000 | 123,750,000 |
| 1,200,000,001 | 1,250,000,000 | 18,750,000 | 8,250,000,001 | 8,500,000,000 | 127,500,000 |
| 1,250,000,001 | 1,300,000,000 | 19,500,000 | 8,500,000,001 | 8,750,000,000 | 131,250,000 |
| 1,300,000,001 | 1,350,000,000 | 20,250,000 | 8,750,000,001 | 9,000,000,000 | 135,000,000 |
| 1,350,000,001 | 1,400,000,000 | 21,000,000 | 9,000,000,001 | 9,250,000,000 | 138,750,000 |
| 1,400,000,001 | 1,450,000,000 | 21,750,000 | 9,250,000,001 | 9,500,000,000 | 142,500,000 |
| 1,450,000,001 | 1,500,000,000 | 22,500,000 | 9,500,000,001 | 9,750,000,000 | 146,250,000 |
| 1,500,000,001 | 1,550,000,000 | 23,250,000 | 9,750,000,001 | 10,000,000,000 | 150,000,000 |
| 1,550,000,001 | 1,600,000,000 | 24,000,000 | More than | 10,000,000,000 | 200,000,000 |
| 1,600,000,001 | 1,650,000,000 | 24,750,000 | | | |
| 1,650,000,001 | 1,700,000,000 | 25,500,000 | | | |
| 1,700,000,001 | 1,750,000,000 | 26,250,000 | | | |
| 1,750,000,001 | 1,800,000,000 | 27,000,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 27,750,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 28,500,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 29,250,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 30,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 31,500,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 33,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 34,500,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 36,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 37,500,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 39,000,000 | | | |
| 2,600,000,001 | 2,700,000,000 | 40,500,000 | | | |
| 2,700,000,001 | 2,800,000,000 | 42,000,000 | | | |
| 2,800,000,001 | 2,900,000,000 | 43,500,000 | | | |

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

| Letter of Credit Amount Range (Rs) | | | | | |
|------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 4,000 | 67,500,001 | 70,000,000 | 630,000 |
| 500,001 | 800,000 | 7,200 | 70,000,001 | 72,500,000 | 652,500 |
| 800,001 | 1,000,000 | 9,000 | 72,500,001 | 75,000,000 | 675,000 |
| 1,000,001 | 1,500,000 | 13,500 | 75,000,001 | 77,500,000 | 697,500 |
| 1,500,001 | 2,000,000 | 18,000 | 77,500,001 | 80,000,000 | 720,000 |
| 2,000,001 | 2,500,000 | 22,500 | 80,000,001 | 82,500,000 | 742,500 |
| 2,500,001 | 3,000,000 | 27,000 | 82,500,001 | 85,000,000 | 765,000 |
| 3,000,001 | 3,500,000 | 31,500 | 85,000,001 | 87,500,000 | 787,500 |
| 3,500,001 | 4,000,000 | 36,000 | 87,500,001 | 90,000,000 | 810,000 |
| 4,000,001 | 4,500,000 | 40,500 | 90,000,001 | 92,500,000 | 832,500 |
| 4,500,001 | 5,000,000 | 45,000 | 92,500,001 | 95,000,000 | 855,000 |
| 5,000,001 | 5,500,000 | 49,500 | 95,000,001 | 97,500,000 | 877,500 |
| 5,500,001 | 6,000,000 | 54,000 | 97,500,001 | 100,000,000 | 900,000 |
| 6,000,001 | 6,500,000 | 58,500 | 100,000,001 | 105,000,000 | 945,000 |
| 6,500,001 | 7,000,000 | 63,000 | 105,000,001 | 110,000,000 | 990,000 |
| 7,000,001 | 7,500,000 | 67,500 | 110,000,001 | 115,000,000 | 1,035,000 |
| 7,500,001 | 8,000,000 | 72,000 | 115,000,001 | 120,000,000 | 1,080,000 |
| 8,000,001 | 8,500,000 | 76,500 | 120,000,001 | 125,000,000 | 1,125,000 |
| 8,500,001 | 9,000,000 | 81,000 | 125,000,001 | 130,000,000 | 1,170,000 |
| 9,000,001 | 9,500,000 | 85,500 | 130,000,001 | 135,000,000 | 1,215,000 |
| 9,500,001 | 10,000,000 | 90,000 | 135,000,001 | 140,000,000 | 1,260,000 |
| 10,000,001 | 10,500,000 | 94,500 | 140,000,001 | 145,000,000 | 1,305,000 |
| 10,500,001 | 11,000,000 | 99,000 | 145,000,001 | 150,000,000 | 1,350,000 |
| 11,000,001 | 11,500,000 | 103,500 | 150,000,001 | 155,000,000 | 1,395,000 |
| 11,500,001 | 12,000,000 | 108,000 | 155,000,001 | 160,000,000 | 1,440,000 |
| 12,000,001 | 15,000,000 | 135,000 | 160,000,001 | 165,000,000 | 1,485,000 |
| 15,000,001 | 17,500,000 | 157,500 | 165,000,001 | 170,000,000 | 1,530,000 |
| 17,500,001 | 20,000,000 | 180,000 | 170,000,001 | 175,000,000 | 1,575,000 |
| 20,000,001 | 22,500,000 | 202,500 | 175,000,001 | 180,000,000 | 1,620,000 |
| 22,500,001 | 25,000,000 | 225,000 | 180,000,001 | 185,000,000 | 1,665,000 |
| 25,000,001 | 27,500,000 | 247,500 | 185,000,001 | 190,000,000 | 1,710,000 |
| 27,500,001 | 30,000,000 | 270,000 | 190,000,001 | 195,000,000 | 1,755,000 |
| 30,000,001 | 32,500,000 | 292,500 | 195,000,001 | 200,000,000 | 1,800,000 |
| 32,500,001 | 35,000,000 | 315,000 | 200,000,001 | 225,000,000 | 2,025,000 |
| 35,000,001 | 37,500,000 | 337,500 | 225,000,001 | 250,000,000 | 2,250,000 |
| 37,500,001 | 40,000,000 | 360,000 | 250,000,001 | 275,000,000 | 2,475,000 |
| 40,000,001 | 42,500,000 | 382,500 | 275,000,001 | 300,000,000 | 2,700,000 |
| 42,500,001 | 45,000,000 | 405,000 | 300,000,001 | 325,000,000 | 2,925,000 |
| 45,000,001 | 47,500,000 | 427,500 | 325,000,001 | 350,000,000 | 3,150,000 |
| 47,500,001 | 50,000,000 | 450,000 | 350,000,001 | 375,000,000 | 3,375,000 |
| 50,000,001 | 52,500,000 | 472,500 | 375,000,001 | 400,000,000 | 3,600,000 |
| 52,500,001 | 55,000,000 | 495,000 | 400,000,001 | 425,000,000 | 3,825,000 |
| 55,000,001 | 57,500,000 | 517,500 | 425,000,001 | 450,000,000 | 4,050,000 |
| 57,500,001 | 60,000,000 | 540,000 | 450,000,001 | 475,000,000 | 4,275,000 |
| 60,000,001 | 62,500,000 | 562,500 | 475,000,001 | 500,000,000 | 4,500,000 |
| 62,500,001 | 65,000,000 | 585,000 | 500,000,001 | 525,000,000 | 4,725,000 |
| 65,000,001 | 67,500,000 | 607,500 | 525,000,001 | 550,000,000 | 4,950,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 5,175,000 | 2,600,000,001 | 2,700,000,000 | 24,300,000 |
| 575,000,001 | 600,000,000 | 5,400,000 | 2,700,000,001 | 2,800,000,000 | 25,200,000 |
| 600,000,001 | 625,000,000 | 5,625,000 | 2,800,000,001 | 2,900,000,000 | 26,100,000 |
| 625,000,001 | 650,000,000 | 5,850,000 | 2,900,000,001 | 3,000,000,000 | 27,000,000 |
| 650,000,001 | 675,000,000 | 6,075,000 | 3,000,000,001 | 3,250,000,000 | 29,250,000 |
| 675,000,001 | 700,000,000 | 6,300,000 | 3,250,000,001 | 3,500,000,000 | 31,500,000 |
| 700,000,001 | 725,000,000 | 6,525,000 | 3,500,000,001 | 3,750,000,000 | 33,750,000 |
| 725,000,001 | 750,000,000 | 6,750,000 | 3,750,000,001 | 4,000,000,000 | 36,000,000 |
| 750,000,001 | 775,000,000 | 6,975,000 | 4,000,000,001 | 4,250,000,000 | 38,250,000 |
| 775,000,001 | 800,000,000 | 7,200,000 | 4,250,000,001 | 4,500,000,000 | 40,500,000 |
| 800,000,001 | 825,000,000 | 7,425,000 | 4,500,000,001 | 4,750,000,000 | 42,750,000 |
| 825,000,001 | 850,000,000 | 7,650,000 | 4,750,000,001 | 5,000,000,000 | 45,000,000 |
| 850,000,001 | 875,000,000 | 7,875,000 | 5,000,000,001 | 5,250,000,000 | 47,250,000 |
| 875,000,001 | 900,000,000 | 8,100,000 | 5,250,000,001 | 5,500,000,000 | 49,500,000 |
| 900,000,001 | 925,000,000 | 8,325,000 | 5,500,000,001 | 5,750,000,000 | 51,750,000 |
| 925,000,001 | 950,000,000 | 8,550,000 | 5,750,000,001 | 6,000,000,000 | 54,000,000 |
| 950,000,001 | 975,000,000 | 8,775,000 | 6,000,000,001 | 6,250,000,000 | 56,250,000 |
| 975,000,001 | 1,000,000,000 | 9,000,000 | 6,250,000,001 | 6,500,000,000 | 58,500,000 |
| 1,000,000,001 | 1,050,000,000 | 9,450,000 | 6,500,000,001 | 6,750,000,000 | 60,750,000 |
| 1,050,000,001 | 1,100,000,000 | 9,900,000 | 6,750,000,001 | 7,000,000,000 | 63,000,000 |
| 1,100,000,001 | 1,150,000,000 | 10,350,000 | 7,000,000,001 | 7,250,000,000 | 65,250,000 |
| 1,150,000,001 | 1,200,000,000 | 10,800,000 | 7,250,000,001 | 7,500,000,000 | 67,500,000 |
| 1,200,000,001 | 1,250,000,000 | 11,250,000 | 7,500,000,001 | 7,750,000,000 | 69,750,000 |
| 1,250,000,001 | 1,300,000,000 | 11,700,000 | 7,750,000,001 | 8,000,000,000 | 72,000,000 |
| 1,300,000,001 | 1,350,000,000 | 12,150,000 | 8,000,000,001 | 8,250,000,000 | 74,250,000 |
| 1,350,000,001 | 1,400,000,000 | 12,600,000 | 8,250,000,001 | 8,500,000,000 | 76,500,000 |
| 1,400,000,001 | 1,450,000,000 | 13,050,000 | 8,500,000,001 | 8,750,000,000 | 78,750,000 |
| 1,450,000,001 | 1,500,000,000 | 13,500,000 | 8,750,000,001 | 9,000,000,000 | 81,000,000 |
| 1,500,000,001 | 1,550,000,000 | 13,950,000 | 9,000,000,001 | 9,250,000,000 | 83,250,000 |
| 1,550,000,001 | 1,600,000,000 | 14,400,000 | 9,250,000,001 | 9,500,000,000 | 85,500,000 |
| 1,600,000,001 | 1,650,000,000 | 14,850,000 | 9,500,000,001 | 9,750,000,000 | 87,750,000 |
| 1,650,000,001 | 1,700,000,000 | 15,300,000 | 9,750,000,001 | 10,000,000,000 | 90,000,000 |
| 1,700,000,001 | 1,750,000,000 | 15,750,000 | More than | 10,000,000,000 | 150,000,000 |
| 1,750,000,001 | 1,800,000,000 | 16,200,000 | | | |
| 1,800,000,001 | 1,850,000,000 | 16,650,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 17,100,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 17,550,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 18,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 18,900,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 19,800,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 20,700,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 21,600,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 22,500,000 | | | |
| 2,500,000,001 | 2,600,000,000 | 23,400,000 | | | |

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

| Import Collection Amount Range (Rs) | | | | | |
|-------------------------------------|------------|-------------|-------------|-------------|-------------|
| From | To | Per Quarter | From | To | Per Quarter |
| Less than equal to | 500,000 | 2,000 | 72,500,001 | 75,000,000 | 375,000 |
| 500,001 | 800,000 | 4,000 | 75,000,001 | 77,500,000 | 387,500 |
| 800,001 | 1,000,000 | 5,000 | 77,500,001 | 80,000,000 | 400,000 |
| 1,000,001 | 1,500,000 | 7,500 | 80,000,001 | 82,500,000 | 412,500 |
| 1,500,001 | 2,000,000 | 10,000 | 82,500,001 | 85,000,000 | 425,000 |
| 2,000,001 | 2,500,000 | 12,500 | 85,000,001 | 87,500,000 | 437,500 |
| 2,500,001 | 3,000,000 | 15,000 | 87,500,001 | 90,000,000 | 450,000 |
| 3,000,001 | 3,500,000 | 17,500 | 90,000,001 | 92,500,000 | 462,500 |
| 3,500,001 | 4,000,000 | 20,000 | 92,500,001 | 95,000,000 | 475,000 |
| 4,000,001 | 4,500,000 | 22,500 | 95,000,001 | 97,500,000 | 487,500 |
| 4,500,001 | 5,000,000 | 25,000 | 97,500,001 | 100,000,000 | 500,000 |
| 5,000,001 | 5,500,000 | 27,500 | 100,000,001 | 105,000,000 | 525,000 |
| 5,500,001 | 6,000,000 | 30,000 | 105,000,001 | 110,000,000 | 550,000 |
| 6,000,001 | 6,500,000 | 32,500 | 110,000,001 | 115,000,000 | 575,000 |
| 6,500,001 | 7,000,000 | 35,000 | 115,000,001 | 120,000,000 | 600,000 |
| 7,000,001 | 7,500,000 | 37,500 | 120,000,001 | 125,000,000 | 625,000 |
| 7,500,001 | 8,000,000 | 40,000 | 125,000,001 | 130,000,000 | 650,000 |
| 8,000,001 | 8,500,000 | 42,500 | 130,000,001 | 135,000,000 | 675,000 |
| 8,500,001 | 9,000,000 | 45,000 | 135,000,001 | 140,000,000 | 700,000 |
| 9,000,001 | 9,500,000 | 47,500 | 140,000,001 | 145,000,000 | 725,000 |
| 9,500,001 | 10,000,000 | 50,000 | 145,000,001 | 150,000,000 | 750,000 |
| 10,000,001 | 12,500,000 | 62,500 | 150,000,001 | 155,000,000 | 775,000 |
| 12,500,001 | 15,000,000 | 75,000 | 155,000,001 | 160,000,000 | 800,000 |
| 15,000,001 | 17,500,000 | 87,500 | 160,000,001 | 165,000,000 | 825,000 |
| 17,500,001 | 20,000,000 | 100,000 | 165,000,001 | 170,000,000 | 850,000 |
| 20,000,001 | 22,500,000 | 112,500 | 170,000,001 | 175,000,000 | 875,000 |
| 22,500,001 | 25,000,000 | 125,000 | 175,000,001 | 180,000,000 | 900,000 |
| 25,000,001 | 27,500,000 | 137,500 | 180,000,001 | 185,000,000 | 925,000 |
| 27,500,001 | 30,000,000 | 150,000 | 185,000,001 | 190,000,000 | 950,000 |
| 30,000,001 | 32,500,000 | 162,500 | 190,000,001 | 195,000,000 | 975,000 |
| 32,500,001 | 35,000,000 | 175,000 | 195,000,001 | 200,000,000 | 1,000,000 |
| 35,000,001 | 37,500,000 | 187,500 | 200,000,001 | 205,000,000 | 1,025,000 |
| 37,500,001 | 40,000,000 | 200,000 | 200,000,001 | 225,000,000 | 1,125,000 |
| 40,000,001 | 42,500,000 | 212,500 | 225,000,001 | 250,000,000 | 1,250,000 |
| 42,500,001 | 45,000,000 | 225,000 | 250,000,001 | 275,000,000 | 1,375,000 |
| 45,000,001 | 47,500,000 | 237,500 | 275,000,001 | 300,000,000 | 1,500,000 |
| 47,500,001 | 50,000,000 | 250,000 | 300,000,001 | 325,000,000 | 1,625,000 |
| 50,000,001 | 52,500,000 | 262,500 | 325,000,001 | 350,000,000 | 1,750,000 |
| 52,500,001 | 55,000,000 | 275,000 | 350,000,001 | 375,000,000 | 1,875,000 |
| 55,000,001 | 57,500,000 | 287,500 | 375,000,001 | 400,000,000 | 2,000,000 |
| 57,500,001 | 60,000,000 | 300,000 | 400,000,001 | 425,000,000 | 2,125,000 |
| 60,000,001 | 62,500,000 | 312,500 | 425,000,001 | 450,000,000 | 2,250,000 |
| 62,500,001 | 65,000,000 | 325,000 | 450,000,001 | 475,000,000 | 2,375,000 |
| 65,000,001 | 67,500,000 | 337,500 | 475,000,001 | 500,000,000 | 2,500,000 |
| 67,500,001 | 70,000,000 | 350,000 | 500,000,001 | 525,000,000 | 2,625,000 |
| 70,000,001 | 72,500,000 | 362,500 | 525,000,001 | 550,000,000 | 2,750,000 |

| From | To | Per Quarter | From | To | Per Quarter |
|---------------|---------------|-------------|---------------|----------------|-------------|
| 550,000,001 | 575,000,000 | 2,875,000 | 2,500,000,001 | 2,600,000,000 | 13,000,000 |
| 575,000,001 | 600,000,000 | 3,000,000 | 2,600,000,001 | 2,700,000,000 | 13,500,000 |
| 600,000,001 | 625,000,000 | 3,125,000 | 2,700,000,001 | 2,800,000,000 | 14,000,000 |
| 625,000,001 | 650,000,000 | 3,250,000 | 2,800,000,001 | 2,900,000,000 | 14,500,000 |
| 650,000,001 | 675,000,000 | 3,375,000 | 2,900,000,001 | 3,000,000,000 | 15,000,000 |
| 675,000,001 | 700,000,000 | 3,500,000 | 3,000,000,001 | 3,250,000,000 | 16,250,000 |
| 700,000,001 | 725,000,000 | 3,625,000 | 3,250,000,001 | 3,500,000,000 | 17,500,000 |
| 725,000,001 | 750,000,000 | 3,750,000 | 3,500,000,001 | 3,750,000,000 | 18,750,000 |
| 750,000,001 | 775,000,000 | 3,875,000 | 3,750,000,001 | 4,000,000,000 | 20,000,000 |
| 775,000,001 | 800,000,000 | 4,000,000 | 4,000,000,001 | 4,250,000,000 | 21,250,000 |
| 800,000,001 | 825,000,000 | 4,125,000 | 4,250,000,001 | 4,500,000,000 | 22,500,000 |
| 825,000,001 | 850,000,000 | 4,250,000 | 4,500,000,001 | 4,750,000,000 | 23,750,000 |
| 850,000,001 | 875,000,000 | 4,375,000 | 4,750,000,001 | 5,000,000,000 | 25,000,000 |
| 875,000,001 | 900,000,000 | 4,500,000 | 5,000,000,001 | 5,250,000,000 | 26,250,000 |
| 900,000,001 | 925,000,000 | 4,625,000 | 5,250,000,001 | 5,500,000,000 | 27,500,000 |
| 925,000,001 | 950,000,000 | 4,750,000 | 5,500,000,001 | 5,750,000,000 | 28,750,000 |
| 950,000,001 | 975,000,000 | 4,875,000 | 5,750,000,001 | 6,000,000,000 | 30,000,000 |
| 975,000,001 | 1,000,000,000 | 5,000,000 | 6,000,000,001 | 6,250,000,000 | 31,250,000 |
| 1,000,000,001 | 1,050,000,000 | 5,250,000 | 6,250,000,001 | 6,500,000,000 | 32,500,000 |
| 1,050,000,001 | 1,100,000,000 | 5,500,000 | 6,500,000,001 | 6,750,000,000 | 33,750,000 |
| 1,100,000,001 | 1,150,000,000 | 5,750,000 | 6,750,000,001 | 7,000,000,000 | 35,000,000 |
| 1,150,000,001 | 1,200,000,000 | 6,000,000 | 7,000,000,001 | 7,250,000,000 | 36,250,000 |
| 1,200,000,001 | 1,250,000,000 | 6,250,000 | 7,250,000,001 | 7,500,000,000 | 37,500,000 |
| 1,250,000,001 | 1,300,000,000 | 6,500,000 | 7,500,000,001 | 7,750,000,000 | 38,750,000 |
| 1,300,000,001 | 1,350,000,000 | 6,750,000 | 7,750,000,001 | 8,000,000,000 | 40,000,000 |
| 1,350,000,001 | 1,400,000,000 | 7,000,000 | 8,000,000,001 | 8,250,000,000 | 41,250,000 |
| 1,400,000,001 | 1,450,000,000 | 7,250,000 | 8,250,000,001 | 8,500,000,000 | 42,500,000 |
| 1,450,000,001 | 1,500,000,000 | 7,500,000 | 8,500,000,001 | 8,750,000,000 | 43,750,000 |
| 1,500,000,001 | 1,550,000,000 | 7,750,000 | 8,750,000,001 | 9,000,000,000 | 45,000,000 |
| 1,550,000,001 | 1,600,000,000 | 8,000,000 | 9,000,000,001 | 9,250,000,000 | 46,250,000 |
| 1,600,000,001 | 1,650,000,000 | 8,250,000 | 9,250,000,001 | 9,500,000,000 | 47,500,000 |
| 1,650,000,001 | 1,700,000,000 | 8,500,000 | 9,500,000,001 | 9,750,000,000 | 48,750,000 |
| 1,700,000,001 | 1,750,000,000 | 8,750,000 | 9,750,000,001 | 10,000,000,000 | 50,000,000 |
| 1,750,000,001 | 1,800,000,000 | 9,000,000 | More than | 10,000,000,000 | 50,000,000 |
| 1,800,000,001 | 1,850,000,000 | 9,250,000 | | | |
| 1,850,000,001 | 1,900,000,000 | 9,500,000 | | | |
| 1,900,000,001 | 1,950,000,000 | 9,750,000 | | | |
| 1,950,000,001 | 2,000,000,000 | 10,000,000 | | | |
| 2,000,000,001 | 2,100,000,000 | 10,500,000 | | | |
| 2,100,000,001 | 2,200,000,000 | 11,000,000 | | | |
| 2,200,000,001 | 2,300,000,000 | 11,500,000 | | | |
| 2,300,000,001 | 2,400,000,000 | 12,000,000 | | | |
| 2,400,000,001 | 2,500,000,000 | 12,500,000 | | | |

Cash Management (for Business Clients)

ACCOUNT SERVICES

Local Currency Account

| | |
|--|----------------|
| Account Minimum Balance (LCY) | Rs 50 |
| Account Statement (LCY) | Rs 35 |
| Standard Cheque Book (LCY) | Rs 30 per leaf |
| Customised Corporate Cheque Printing Manual | Rs 30 per leaf |
| Stop Cheque Payment (LCY) | Rs 500 |
| Cheque Return-Deposited in to your account (LCY) | Rs 500 |
| Cheque Collection Same Day Clearing via NIFT | Rs 300 |

Foreign Currency Account

| | |
|--|---|
| Account Statement (FCY) | Rs 35 (entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010)) |
| Standard Cheque Book (FCY) | Rs 30 per leaf or equivalent in FCY |
| Stop Cheque Payment (FCY) | Rs 500 or equivalent in FCY |
| Cheque Return-Deposited in to Your Account (FCY) | Rs 500 or equivalent in FCY |

Other Account Services

| | |
|--|---------------------------------|
| Cheque Retrieval (Physical cheque) | Rs 50 |
| Account Statement Retrieval (Less than 6 months ago) | Rs 35 |
| Account Statement Retrieval (More than 6 months ago) | Rs 35 |
| Standing Instructions Set Up/Amendment | Rs 100 |
| Swift MT940/950 | Rs 10,000 per month per account |
| Floatation of Shares | Rs 100,000 |

PAYMENT SERVICES

Book Transfers

| | |
|-------------------------------|--------|
| Book Transfer - Electronic | Rs 75 |
| Book Transfer - Manual | Rs 100 |
| Book Transfer Reject - Manual | Rs 25 |

Book Transfers

| | |
|--|--------|
| Local Fund Transfer (RTGS) MT103 (9 am - 2 pm) | Rs 220 |
| Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm) | Rs 330 |
| Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm) | Rs 550 |
| Local Fund Transfer (RTGS) MT102 | Rs 50 |

Direct Credit (IBEFT)

| | |
|--|--------|
| Direct Credit to 3rd Party Bank Account - Electronic | Rs 100 |
|--|--------|

Pay Order or Demand Draft

| | |
|---|--|
| Pay Order Collect from Counter - Electronic | Rs 300 |
| Pay Order Mail/Courier to Payee/ Client - Electronic | Rs 500 |
| Demand Draft Collect from Counter - Electronic | 0.3% of Demand Draft value or minimum Rs 1,000 |
| Demand Draft Mail/Courier to Payee - Electronic | 0.3% of Demand Draft value or minimum Rs 1,000 |
| Pay Order Collect from Counter - Manual | Rs 300 |
| Pay Order Mail/Courier - Manual | Rs 500 |
| Demand Draft Collect from Counter - Manual | 0.3% or minimum Rs 1,000 |
| Demand Draft Mail/Courier - Manual | 0.3% or minimum Rs 1,000 |
| PO/DD Cancellation Charges (Valid/Stale) - Manual | Rs 50 |
| PO Revalidation | Rs 100 |

Corporate Cheque

| | |
|--|--------|
| Corporate Cheque Collect from Counter - Electronic | Rs 100 |
| On Site Corporate Cheque Printing - Electronic | Rs 100 |
| Corporate Cheque Mail/Courier - Electronic | Rs 300 |
| Corporate Cheque Stop - Manual | Rs 25 |
| Corporate Cheque Stop - Electronic | Rs 25 |

International Bank Cheque

| | |
|---|----------|
| International Bank Cheque Collect from Counter - Manual | Rs 1,000 |
| International Bank Cheque Mail/Courier | Rs 1,200 |
| International Bank Cheque (without FX) Collect from Counter - Manual | Rs 1,000 |
| International Bank Cheque (without FX) Mail/ Courier - Manual | Rs 1,200 |

Outward Telegraphic Transfers FCY Account

| | |
|---------------------------------------|----------------|
| Outgoing Telegraphic Transfer SHA/OUR | USD/GBP/EUR 25 |
|---------------------------------------|----------------|

Outward Telegraphic Transfers LCY Account

| | |
|---------------------------------------|----------|
| Outgoing Telegraphic Transfer SHA/OUR | Rs 2,500 |
|---------------------------------------|----------|

FCY Spread/Fee on Inward/Outward Remittances & FCY Account Transactions

Up to 3% based on amount, currency, market, volatility, etc.

For inward remittances that are auto-processed spread will be ~ 1.5%

COLLECTION SERVICES

Fee Collection

| | |
|------------------------|--------|
| Various Fee Collection | Rs 200 |
|------------------------|--------|

Direct Debit Services

| | |
|-------------------------------|---|
| Direct Debit from SCB Account | 0.3% of collection value or as agreed with the client |
|-------------------------------|---|

| | |
|------------------------------------|-----------------|
| Direct Debit Mandate Authorisation | Rs 1,000/Client |
|------------------------------------|-----------------|

Cash Pick Up and Delivery Services

| | |
|--|----------|
| Cash Pick Up (within 20 km per trip per day) | Rs 3,000 |
|--|----------|

| | |
|---|----------|
| Cash Pick Up (over 20 km per trip per day) | Rs 5,000 |
|---|----------|

| | |
|--------------|--------|
| Seal Charges | Rs 200 |
|--------------|--------|

| | |
|-------------------------|----------|
| Overnight Vault Charges | Rs 1,000 |
|-------------------------|----------|

| | |
|---|----------|
| Additional Cash Pick Up for Amount Exceeding Rs 1Mn | Rs 1,000 |
|---|----------|

| | |
|---|----------|
| Waiting Charges (if security company kept waiting for more than 15 minutes) | Rs 6,000 |
|---|----------|

| | |
|--|----------|
| Cash Pick Up on Weekend or Holidays or After Hours | Rs 6,000 |
|--|----------|

Cash Pick Up Services (Premium Service Banking)

| | |
|---|-----------|
| Cheque Pick Up/Document Pick Up Through Courier (monthly) | Rs 25,000 |
|---|-----------|

Cash Collection

| | |
|--|------|
| Cash Collection LCY (NCS/RCMS) via Our Branches and Partner Bank | 0.3% |
|--|------|

Cheque Collection

| | |
|--|------|
| Cheque Collection LCY (NCS/RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank | 0.3% |
|--|------|

FCY Cheque Collection Cleared Locally

| | |
|---|-------|
| Cheque Collection (FCY) Cleared Locally/ Overseas | 0.25% |
|---|-------|

Post Dated Cheque

| | |
|---------------------------|--------|
| Post Dated Cheque Custody | Rs 200 |
|---------------------------|--------|

| | |
|----------------------|--------|
| Cancellation Charges | Rs 200 |
|----------------------|--------|

| | |
|--|--|
| Post Dated Cheque Holding Charges | Rs 200 |
| Post Dated Cheque Swap Charges | Rs 200 |
| Virtual Account Services | |
| Virtual Accounts All Incoming Channels | 0.30% of collection value or as agreed with the client |
| Virtual Account Creation Fee | Rs 300 |
| Virtual Account Set Up Fee | Rs 100,000 |
| Virtual Account Monthly Maintenance Fee | Rs 50,000 |
| Inward Remittance | |
| MT103 OUR charges | USD 30 or FCY equivalent |
| With Another Bank | Demand Draft/Pay Order Charges along with Courier Charges will apply |
| If Proceeds are Credited to any SCB Branch | NIL |

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

| | |
|---------------------------------------|-----------|
| Straight2bank Web Monthly Fee | Rs 6,000 |
| Straight2bank Infomanager Monthly Fee | Rs 5,000 |
| Straight2bank Access Monthly Fee | Rs 10,000 |

Straight2Bank Channel Implementation and Set Up Charges

| | |
|---|------------|
| Straight2bank Access Implementation and Set Up Fees | Rs 100,000 |
| Straight2bank Access License Fees | Rs 30,000 |
| Straight2bank Web Implementation and Set Up Fees | Rs 15,000 |
| Straight2Bank Training Charges | Rs 5,000 |
| Corporate Cheque Module Set Up Fees | Rs 5,000 |

Straight2Bank Channel Secure Token Charges

| | |
|------------------------------------|----------|
| Straight2Bank Web Secure Token Fee | Rs 6,000 |
|------------------------------------|----------|

Straight2Bank Channel Value Added Fee

| | |
|----------------------|----------|
| Multi Bank Reporting | Rs 5,000 |
|----------------------|----------|

Investigation Services

| | |
|----------------------------------|----------|
| Rate Enquiry/Credit Confirmation | Rs 2,000 |
|----------------------------------|----------|

BANK PAYMENTS

| | |
|--|----------|
| MT103 OTT STP or NSTP Charges BEN/SHA/OUR | Rs 3,000 |
|--|----------|

S1

DREAMPACK Saadiq Aasan



Pack Includes:

- Saadiq Current Account
- Saadiq VISA Debit Card
- Online Banking
- SMS Banking
- eStatements

Benefits:

- Free Cheque Book

S2

DREAMPACK Saadiq Bachat



Pack Includes:

- Saadiq Savings Account
- Saadiq VISA Debit Card
- Saadiq VISA Credit Card
- Online Banking
- SMS Banking
- eStatements

Benefits:

- Free Cheque Book
- Get Cashback of up to 5% at Fuel Stations & Supermarkets and 3% at Electronic Outlets Through Saadiq VISA Credit Cards

S3

DREAMPACK **Saadiq Karobar Plus**

Pack Includes:

- Saadiq Sahulat Online Current Account LCY
- Saadiq Saver Plus Account LCY

Benefits:

- Free Straight2Bank (Online Banking Platform) for 6 months
 - Free IBFT
 - Free Salary Transfers
 - Free Corporate Cheques
- Easy Processing of Short Term Finance Facility/LC/BG
- Debit Card (only for Sole Proprietorship) - First Year Issuance Fee Waiver
- Free Cheque Books
- Free Intercity Transactions
- No Transaction Fees
- Free Duplicate eStatement
- Locker Rent – 100% Fee Waiver on First Year Rental
- Free PO/DD
- Free PO/DD Cancellation Facility
- Free Stop Payment Facility
- Free Balance Confirmation/ Tax Certificates
- Free SCB Salary Transfers
- Free SMS Alerts

S4

DREAMPACK

Saadiq Karobar

Pack Includes:

- Saadiq Sahulat Online Current Account LCY
- Saadiq Saver Plus Account LCY

Benefits:

- Easy Processing of Short Term Finance Facility/ LC/BG
- Debit Card (only for Sole Proprietorship) - First Year Issuance Fee Waiver
- Free Cheque Books
- Free Intercity Transactions
- No Transaction Fees
- Free Duplicate eStatement
- Locker Rent - 50% Fee Waiver on First Year Rental
- Free Stop Payment Facility
- Free Balance Confirmation/ Tax Certificates
- Free SCB Salary Transfers
- Free SMS Alerts

Wealth Management

Banca Takaful (Takaful Products)

Pricing

Pricing for Takaful Products is set by the Takaful product providers.
Please refer to your policy documents for details related to charges.

Mutual Funds

Pricing*

| | |
|--|---|
| 1. Upfront Charges | For front end load based funds up to 3% of the ticket size For zero front end load funds no upfront charges |
| 2. Management Fee | Up to 2% p.a. charged daily on Net assets Fund House charges client Annual Management Fee as defined in the mutual fund's prospectus and Bank receives part of the Annual Management Fee from the fund house |
| 3. Contingent Load/Back End Load (wherever applicable) | Up to 4% of the redemption value. |

* The mentioned load structure may vary as per type of fund/unit

* Fee structure may change as per third party discretion

* Fee structure for respective fund is mentioned in the Offering Document/Term Sheet of the Fund

* Relevant Govt. taxes may be applicable on the above mentioned charges

Certificate of Deposit

Pricing*

| | |
|--------------------------|---------------|
| Stamp Duty | At actual |
| Early Encashment Charges | As applicable |

* Fee structure may change as per third party discretion

* Relevant Govt. taxes may be applicable on the above mentioned charges

Client touch points are as follows:

| Touch Points | What to Do |
|---|--|
| Branch | Visit any branch |
| Email | Email at: Complaints.pakistan@sc.com |
| Contact Centre | Call on: 021 111 002 002 or 042 111 002 002 |
| Website | Visit: www.sc.com/pk |
| Social Media | Visit: www.facebook.com/standardcharteredpk |
| Letter | Write to: SCBPL Client Care Unit, 1st Floor, Jubilee Insurance Bldg, I.I. Chundrigar Road, Karachi. |
| State Bank of Pakistan | BC and CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 021 111 727 273 021 3245 3555 Note: Pensioners can lodge their complaints with State Bank of Pakistan through these channels as well |
| Banking Mohtasib Pakistan | Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk |
| Insurance Ombudsmen | Insurance Mohtasib Secretariat, 197/5, 2nd Floor, Red Crescent Society, Dr. Daudpota Road, Saddar, Karachi. |
| Federal Ombudsmen | Federal Ombudsmen Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. |
| Securities and Exchange Commission of Pakistan | Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk |

For more information

 111 002 002  sc.com/pk/sadiq

manhattan