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Schedule of Bank Charges
Effective From July 01,2010
HBL-Islamic Banking

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HABIB BANK LTD- ISLAMIC BANKING						FED Applicable	
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)							
EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010							
Description		Charges					
INTERNATIONAL BANKING							
Part A IMPORTS							
1	Sight/DA Letter of Credit Opening Commission.	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC		
	a	Upto Rs.25 M	0.46% Per Quarter	0.29% Per Quarter	Rs.1,750/- per LC	YES	
	b	Upto Rs.50 M	0.41% Per Quarter	0.23% Per Quarter			
	c	Upto Rs.100 M	0.29% Per Quarter	0.18% Per Quarter			
	d	Above Rs.100 M	Negotiable Per Quarter Plus FED @ 16% to be recovered	Negotiable Per Quarter Plus FED @ 16% to be recovered			
	e	Plus : Swift/Courier Charges as per Part 'L', as applicable					NO
	f	<p>Note:- a) (i) Commission is subject to negotiation with clients and approval from the concerned Group Head. (ii) Projected Annual Volume is to be ascertained and approved by Group Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) CTP will provide to all branches, as at 30th September each year, volume of import business passed on by the customer. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Group Head.</p>					
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	(i) Commission in lieu of exchange @ 0.14 % will be recovered plus Handling Charges Rs.950/- Flat				YES
			(ii) Commission @ 0.14% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.950/- Flat				YES
		Note:-c) Handling Charges Rs.950/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.					YES
	Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.					YES	
g	L/C opened under " Supplier Credit" ,"Pay As You Earn Scheme" and "Deferred Payment" L/cs for period over one year	0.46% per quarter or part thereof upto final payment - Minimum Rs.1,750/- At the time of opening of L/C, commission to be charged on full amount of L/C liability plus payable thereon for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	
h	In case of L/G undertaking to be issued favoring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G commission to be charged @ 1.9% per annum on reducing liability. Minimum Rs.1,750/-.				YES	
i	Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay.	1.2% for first quarter and 0.41% for each subsequent quarter or part thereof. Minimum Rs.1,750/-				YES	
2	REVALIDATION CHARGES						
	Revalidation Commission for expired L/Cs revalidated	Commission to be recovered from the date of last expiry of L/C until new expiry date of L/C at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation).				YES	
3	TRANSFER OF L/C						
	Transfer of L/C to New Beneficiary	Transfer commission at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,750/-				YES	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,750/- will be applicable.					
4	L/C Amendment Charges						
	a	L/C Amendment Charges	Rs.1,200/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.			YES	
		Plus : Swift/Courier Charges as per Part 'L', as applicable					NO
	b	Extension in maturity of Usance Bills under L/C /	Service charges Rs.1,200/- Flat per bill in addition to normal commission as per Section 13 (b)			YES	

HABIB BANK LTD- ISLAMIC BANKING			FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010			
Description	Charges		
5	Spot Murabaha Charges		
	a Profit	Profit rate in PKR (as per Credit Line approved) is to be charged from the date of debit of NOSTRO Account or PAD Lodgement which ever is earlier till the date of retirement, after adjustment of Cash Margin if any. In case of One Off Approval, Profit at normal commercial rate to be applied from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of Cash Margin, if any.	NO
	i Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank with /without registration of contract and payment made thereagainst	Rs.1,200/- Flat Per shipment Plus usual remittance charges	YES
6	L/C Cancellation Charges		
	L/C cancellation charges	(i) Rs.2,350/- Flat	YES
		(ii) Plus Swift charges Rs.400/-	NO
7	Credit Report Charges		
	Credit report on Foreign Suppliers/ Buyers.	(i) Rs.700/- Flat	YES
		(ii) Plus Swift charges - Rs.400/-	NO
		Note : In case credit report obtained from external agencies, actual plus our charges Rs.700/- Flat Plus Swift Charges - Rs.400/- to be recovered	
8	Import Bills returned unpaid.		
	Import Bills returned unpaid.	Handling charges US \$ 116/- or equivalent Pak Rupees. Plus Courier charges Rs.1300/- and any other charges from Beneficiary Bank for return of un-paid bills.	YES NO
9	Documentary Collection		
	a Import Collections:- Documentary on Sight & Usance basis	Sight Rs.1,200/- Flat Usance Commission @ 0.12% per month or part thereof (from the date of lodgement until payment) Minimum Rs.1,200/-	YES
	b Consignments	@ 0.23% handling charges at the time of registration of contract/purchase order/ proforma invoice. Minimum Rs.1,200/-	YES
	c Import against Advance payment to suppliers.	(i) Rs.1,500/- Flat (ii) Plus normal remittance charges.	YES YES
	d Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,400/- (ii) Plus Swift Charges Rs.400/-	YES NO
10	Reimbursement Charges		
	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
11	Other Import Related Charges		
	a Issuance of freight certificate for import on FOB basis.	Rs.700/- Flat	YES
	b Service charges against import transactions i.e. Import Bills/PAD / Collection.	@ 0.14% Minimum Rs.950/-	YES
	c Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.1,400/- Flat	YES
	d Expenses recovery protest / Legal charges	At Actual - Plus FED @ 16% to be recovered.	YES

HABIB BANK LTD- ISLAMIC BANKING			FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010			
Description	Charges		
Part B FOREIGN CURRENCY REMITTANCES			
A OUTWARD:			
1	a	Issuance of FDD, FFT from FC A/C & against PKR, in terms of Foreign Exchange Regulations.	@ 0.12% Minimum Rs.850/- Maximum Rs.5,800/- Plus Swift charges Rs.400/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank.
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,200/- per case in addition to normal remittance charges under 1(a) above.
	c	FDD/FFT	
	i	Cancellation Charges / Stop payment per instrument.	Rs.525/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.400/-
	d	Issuance of duplicate FDD	Normal Issuance Charges including Swift Charges Rs.400/- Plus Swift Charges - Rs.400/- for additional message.
B INWARD:			
1	a	Home Remittance	NIL
	b	Others (Advance Payment)	NIL
	c	Coinstar Money Transfer (Previously Travelex)	NIL
	d	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.17% Minimum Rs.350/- Maximum Rs.4,700/- Plus Courier Charges Rs. 200/-
	e	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Free if the deposit remains with the Bank for 14 days, otherwise commission @ 0.29% (in FCY or Pak Rupees). Minimum Rs.350/-
Part C OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS			
1		Correspondents' charges, if any, will be recovered.	At actual
2		Foreign bills sent for collection returned unpaid.	Rs.525/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.400/- if applicable.
3		Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 6/- for collection upto US\$ 1000/- US\$ 18/- for collection above US\$ 1000/- Plus Swift charges Rs.400/-
4		Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.18% Minimum Rs.300/- Swift Charges Rs.400/-
5		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.600/- Flat per certificate.
6		Duplicate Proceeds Realization Certificate.	Rs.1,200/- Flat per certificate.
7		Standing Instruction Charges in Foreign Currency A/c.	US\$ 6/- per transaction plus actual remittance charges as applicable.

HABIB BANK LTD- ISLAMIC BANKING					FED Applicable	
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010						
Description		Charges				
DOMESTIC BANKING						
Part D REMITTANCES						
1	Issuance of Banker's Cheque					
	a	Through A/c		Rs.160/- Flat	YES	
	b	Against Cash	Upto Rs.100,000/-	Rs.350/- Flat	YES	
			Above Rs.100,000/-	Rs.600/- Flat	YES	
		Note:- Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less, as per HOK Circular No. P/INST/3090 dated May 11, 2010.				NO
c	For Cash Management customers, Charges as per specific agreement with them.					
	d	Cancellation of Bankers Cheque	Rs.350/- Flat	Note:- No cancellation charges on Banker's Cheque issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season.	YES	
	e	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges		YES	
2	Special Pre-printed Drafts for CMD Customers		@ 0.05% - issuance charges or as per agreement by CMD with the customer.		YES	
3 INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS						
		Product	Transaction	Charges	Payable By	
a	Deposit (Cash)	(i) Within city	Free		Depositor	
			(ii) Inter city	Rs.350/- Flat		
	Note:- Bank's Remittance Application should be obtained from the Depositor for all Intercity Inter-Branch Cash Deposits					
b	Withdrawals (Cash)	(i) Within city upto 500,000/- per day	Free		Drawer of Cheque	
		(ii) Inter-city upto Rs.500,000/- per day	Rs.350/- Flat			
c	Cheque Deposits (HBL / Non HBL)	(i) Within city	Free		Beneficiary	
		(ii) Inter city	Rs.350/- Flat			
d	Online Funds Transfer / Cross Branch Transfers (Batch Branches)	(i) Within city	Free		Account Holder	
		(ii) Inter city	Rs.350/- Flat			
	Note:- 1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) Islamabad & Rawalpindi are twin cities and all Online transactions should be treated as within city. (c) Chenab Nagar (Rabwah) and Chinniot are twin cities and all Online transactions should be treated as within city (d) Cross Branch charges are not applicable in case of Islamic Banking Windows					
	Note:- (2) (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches or on accounts with Batch Branches which are registered as IBTS-B customers, must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.350/- flat where NIFT facility is available otherwise Normal OBC Charges are to be recovered					
	Note:- (3) Cash Management as per agreement signed with the customers.					
	Note:- (4) Cash Management as per Schedule of Charges where no written agreement is available.					
Part E BILLS						
1	Collection: -					
	a	Documentary	@ 0.47% Minimum Rs.350/-		YES	
			Plus Courier Charges Rs.100/- (in case of within city) or Rs.200/- (in case of intercity)		NO	
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.29% Minimum Rs.250/- Maximum Rs.5,800/-		YES	
			Plus Courier Charges Rs.100/- (in case of within city) or Rs.200/- (in case of intercity)		NO	
	c	Charges for USS drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat		YES	
	d	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between twin cities - Rawalpindi & Islamabad. No charges for transactions between twin cities - Chenab Nagar (Rabwah) and Chinniot. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as a local clearing e.g. Gujrat City Branches are handled by NIFT Gujranwala.		YES	
e	Urgent collection of local cheques for Rs.0.5 M & above.	Rs.600/- per collection.		YES		
f	Charges if branch is situated within a radius of 25 KM.	Rs.60/- Flat for both LBC & OBC		YES		

HABIB BANK LTD- ISLAMIC BANKING					FED Applicable	
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010						
Description		Charges				
2	INLAND LETTER OF CREDIT					
	a	Opening Commission	Upto Rs.25 M	0.47% per quarter	Minimum Rs.1,400/- per LC	YES
			Upto Rs.50 M	0.41% per quarter		
			Upto Rs.100 M	0.35% per quarter		
			Above Rs.100 M	Negotiable Per Quarter Plus FED @ 16% to be recovered		
			Plus Swift/Courier Charges as per Part 'L' as applicable			
	Note: Charges negotiable on case-to-case basis under approval of Group Head					
	b	Amendments charges without increase.	Rs.950/- Flat			YES
	c	Involving increase in amount and / or extension in period of shipment.	Rs.950/- per transaction Plus Commission as per (2a) above.			YES
	d	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.950/- Flat			YES
	e	Advising / Amendment Charges.	Rs.1200/- Flat			YES
			Plus Courier Charges Rs.100/- (in case of within city) or Rs.200/- (in case of intercity)			NO
f	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID) Plus FED @16% to be recovered.			YES	
g	Handling commission on inland import collection bills at opening end.	Rs.700/- Flat per collection.			YES	
h	Handling of discrepant documents	Rs.1,400/- Flat			YES	
3	Documentary bills drawn against Inland Letters of Credit.					
	3.1	SIGHT BILLS				
	a	At Negotiating End				
	i	Negotiation Commission	Commission @ 0.64% Minimum Rs.700/-			YES
			Plus profit as per Credit Line or normal Commercial rate from date of Negotiation till realization.			NO
	ii	Collection charges (Inland L/Cs)	Rs.700/- Flat			YES
	iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.700/- Flat			YES
	b	At opening end (at the time of retirement) rate of mark-up				
	i	If retired within 3 days from the date of lodgment.	Profit as per Credit Line from the date of negotiation. In case of One Off Approval, profit at normal Commercial rate is to be applied from the date of negotiation.			NO
	ii	If retired after 3 days of lodgment.	Profit as per Credit Line plus Commission @ 0.29%. In case of One Off Approval, Mark-up at normal Commercial rate plus Commission @ 0.29% is to be recovered.			NO YES
	Note:- No profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents.					
	c	If negotiation is restricted to some other Bank.	Forwarding branch would recover Handling Charge of Rs.350/- (Flat) per bill plus actual charges of Negotiating Bank.			YES
Part F		FINANCES				
A	PROJECT FINANCE					
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.			YES	

HABIB BANK LTD- ISLAMIC BANKING				FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)				
EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010				
	Description	Charges		
2	Fee and Charges in respect of project financing in addition to return on investment:-			
	a	Commitment Fee (on undisbursed balance)	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	c	Legal documentation fee	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	d	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	e	Consortium Agent Fee	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
	g	Valuation of Fixed Assets	On case to case basis as per agreement with the party. Plus FED @16% to be recovered.	YES
B	WORKING CAPITAL AND COMMERCIAL FINANCING			
1	Legal documentation fee in all cases of fund based and non fund based facilities	Legal Documentation Fee will be recovered from all customers @ 0.18%. Minimum Rs.1,750/- Maximum Rs.5,800/- per proposal on the amount of documentation (i.e. principal plus profit) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee.		YES
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual	
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual	
		(c) Registration Fee & Charge Search Report.	Actual	
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.		
2	Handling Charges for Facilities Exceeding Rs.40 M but less than Rs.100 M			
	a	CREDIT SANCTION (New facility/Initial)	@ 0.03% of funded facilities	YES
	b	Interim (any change in the facility/security)	Rs.11,600/- Flat (per amendment) For SMEs Rs.3,500/- Flat	YES
	c	Enhancement	@ 0.06% of the enhanced funded amount	YES
	d	Facilities on Short form for One Off & Temporary Extensions	Rs.2,400/- Flat	YES
	e	Annual Review Fee (on Renewal)	@ 0.012% to 1.16% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Group Head.	YES
	f	Front end / Arrangement fee	@ 1.75% Flat wherever applicable at Bank's discretion	YES
		Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers. Plus FED @16% to be recovered.		
3	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits.	Fresh / Enhancement / Decrease / Renewal		
	Up to Rs. 1 M	Rs.1,200/- Flat	YES	
	above Rs. 1 M to Rs. 2 M	Rs.2,400/- Flat		
	above Rs. 2 M to Rs. 5 M	Rs.3,500/- Flat		
	above Rs. 5 M to Rs. 10 M	Rs.4,700/- Flat		
	above Rs. 10 M to Rs.40 M	Rs.5,800/- Flat		
	Note:- These charges are not applicable to the following categories: -			
	a)	Islamic Export Refinance.		
b)	Finances 100% secured by deposits with our Bank.			
c)	All Staff Finances.			

HABIB BANK LTD- ISLAMIC BANKING			FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010			
	Description	Charges	
4	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.1,200/- Flat	YES

HABIB BANK LTD- ISLAMIC BANKING				FED Applicable															
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)																			
EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010																			
Description		Charges																	
C		OTHER CHARGES ON FINANCES																	
1	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.11,600/- Flat per transaction	YES															
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.11,600/- Flat per transaction	YES															
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.	Rs.2,900/- Flat per property.	YES															
	b	Vacation of Charge	Rs.1,200/- Flat per case	YES															
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,400/- per case.	YES															
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,200/- per case.	YES															
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers.	Actual Cost - Plus FED @16% to be recovered.	YES															
4		To mark lien on securities issued by other institutions.	Rs.600/- Flat per trip	YES															
5		For finances against pledge/ hypothecation.																	
	a	Godown Rent.	Actual	NO															
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account. (ii) If inspection carried out by Bank Staff, charges will be as under:- <table border="1"> <thead> <tr> <th>For Advances</th> <th>Pledge</th> <th>Hypothecation</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.1.000 M</td> <td>Rs.250/- Flat</td> <td>Nil</td> </tr> <tr> <td>Up to Rs.5.000 M</td> <td>Rs.1,200/- Flat</td> <td>Rs.1,200/- Flat</td> </tr> <tr> <td>Up to Rs.10.000 M</td> <td>Rs.1,800/- Flat</td> <td>Rs.1,800/- Flat</td> </tr> <tr> <td>Above Rs.10.000 M</td> <td>Rs.2,400/- Flat</td> <td>Rs.2,400/- Flat</td> </tr> </tbody> </table> Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.	For Advances	Pledge	Hypothecation	Up to Rs.1.000 M	Rs.250/- Flat	Nil	Up to Rs.5.000 M	Rs.1,200/- Flat	Rs.1,200/- Flat	Up to Rs.10.000 M	Rs.1,800/- Flat	Rs.1,800/- Flat	Above Rs.10.000 M	Rs.2,400/- Flat	Rs.2,400/- Flat	YES
For Advances	Pledge	Hypothecation																	
Up to Rs.1.000 M	Rs.250/- Flat	Nil																	
Up to Rs.5.000 M	Rs.1,200/- Flat	Rs.1,200/- Flat																	
Up to Rs.10.000 M	Rs.1,800/- Flat	Rs.1,800/- Flat																	
Above Rs.10.000 M	Rs.2,400/- Flat	Rs.2,400/- Flat																	
	c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.																
		Note: - These charges are per Customer for each pledge site.																	
	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost Plus FED @16% to be recovered.	YES															
		Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.																	

HABIB BANK LTD- ISLAMIC BANKING			FED Applicable	
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010				
Description	Charges			
Part G	STANDING INSTRUCTIONS CHARGES:			
	Standing instructions charges will be recovered in addition to normal remittance charges.	Rs.150/- per transaction except deduction of loan installments.	YES	
Part H	GUARANTEES			
1	Guarantees issued in favour of shipping companies in lieu of Bills of Lading.	Rs.2,000/- Flat	YES	
2	Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies which are valid up to 6 months. (100% cash margin or earmarking of Running Finance lines).	@ 0.70% per quarter or part thereof. Minimum Rs.1,500/- @ 0.47% per quarter or part thereof. Minimum Rs.1,500/- for Financial Institutions. @ 0.35% per quarter or part thereof. Minimum Rs.1,500/- (if 100% Cash Margin or lien over Term / Saving Deposits).	YES	
3	Other Guarantees	(i) @ 0.53% per quarter or part thereof Minimum Rs.1,500/-	YES	
		(ii) If secured against 100% Cash Margin, Commission @ 0.47% per quarter or part thereof Minimum Rs.1,500/-.	YES	
		(iii) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable.	YES	
4	Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees of Financial Institutions.	(i) 0.53% per quarter or part thereof, Minimum US\$ 116/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs as per decision of Financial Institutions Division (FID) HOK on case to case basis.	YES	
	a Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.			
5	Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent of FCY. (ii) Communication cost Rs.1,500/- Flat or equivalent of FCY	YES	
6	Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.		
	a	Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the L/G including claim's period or till such time the bank is released from its liability under the Guarantee, whichever is later.		
	b	In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate on daily product basis will be recovered from the date of invocation of the guarantee till complete adjustment of the forced loan plus penalty & any other charges.	NO	
	c	Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2400/- Flat to be recovered on half yearly basis (ii) In case of 100% cash margin, no Administrative Fee will be recovered. (iii) Administrative Fee may be waived on very exceptional basis with the approval of Group Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.	YES
	d	Amendment	Rs.1,200/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES
	e	The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.		

HABIB BANK LTD- ISLAMIC BANKING				FED Applicable	
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)					
EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010					
<i>Description</i>		<i>Charges</i>			
Part I MISCELLANEOUS CHARGES					
1	a	Transaction Charges for PLS-SB, Value Accounts, BBA	Rs.12/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's or system generated debit transactions.	YES	
2		Issuance of SBP/NBP cheques	Rs.600/- Flat per cheque (to be retained by the originating Branch)	YES	
3		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.1,200/- Flat per annum	YES	
4		Stop payment of cheque	(i) Rupee A/c	Rs.300/- Flat per instruction	YES
			(ii) F.C. A/C	US\$ 6/- Flat per instruction	YES
Note:- Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.					
5		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Rs.500/- Flat per cheque	YES
			(ii) FC A/c.	US\$ 6/- Flat per cheque	YES
6		Cheque Book Issuance Charges	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.	NO	
7		Original paid cheque after 6 months (at customer request)	Rs.250/- Flat per cheque.	YES	
8		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.60/- Flat Per cheque	YES
			(ii) Above one year up to five years	Rs.250/- Flat Per cheque	
			(iii) Above five years	Rs.600/- Flat Per cheque	
9	a	Utility Bills Commission	Rs.8/- per bill.	Electricity	NO
				Sui Gas	NO
				Telephone	NO
				Water	NO
				CDGK Utility	NO
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies Plus FED @16% to be recovered.	YES	
10	Other Services to BISE / University:-				
	a	Selling of admission forms / job application forms.	Rs.11,600/- per Branch per Exam. Can be waived with the approval of Group Head	YES	
	b	To provide printed challans.		YES	
	c	Safe keeping of question papers & answer copies.		YES	
	d	Delivery of question papers to examination centres using Bank's transport.		YES	
		Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.			
11		Statement of Account outside agreed periodical cycle for all types of accounts, on request from customer.	Rs.35/- Flat, per statement	NO	
12		Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement	NO	
13		Delivery of Cheque Book by Registered Mail/ Courier	Rs.100/- Flat	NO	

HABIB BANK LTD- ISLAMIC BANKING				FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010				
Description		Charges		
14	Salary Disbursement Charges.* *Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners.	Rs.30/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.	YES	
15	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)	YES	
16	Confirmation of balances to Auditors.	Rs.500/- Flat	YES	
17	Bank Certificate for the purpose of Visa, Income tax etc.	Rs.120/- Flat per certificate	YES	
18	Overseas Employment	Rs.120/- Flat per certificate	YES	
19	Visa Fee Collection	Rs.60/- Flat per application	YES	
20	Credit Information Report / Opinion. Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc). Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'L' as applicable.	Rs.600/- Flat	YES	
21	For any enquiry requested by customer beyond 3 years.	Rs.1,200/- Flat	YES	
22	Handling Charges on Commodity Operation	Rs.4.35 per 1000/-	YES	
23	Issuance of DSC/SSC/NIT on behalf of Government of Pakistan.	As prescribed by Govt. Plus FED @16% to be recovered.	YES	
24	Closure of Account Charges	Rs.120/- Flat (Note: No Charges are to be recovered in case of Transfer of Account to another branch of HBL).	YES	
Part J HBL DEBIT CARD (ATM CARD)				
1	a Card Charges	Same charges applicable on Supplementary Cards except where mentioned		
	b Annual fee (Basic)-Green Card	Rs.350/- Flat	YES	
	c Annual fee (Supplementary) Green Card	Rs.175/- Flat	YES	
	d Card Replacement fee	Rs.175/- Flat	YES	
	e POS Transaction fee per transaction Local.	Nil	YES	
	f POS Transaction fee per transaction International	@ 2.35% of transaction amount Minimum Rs.350/- Maximum Rs.1,400/-	YES	
	g SMS Alert Charges (POS) (where service subscribed by client)	Rs.30/- Flat per month	YES	
Part K HBL ALTERNATE DELIVERY CHANNELS (ADC)				
1	ATM Charges			
	1.1 Cash Withdrawal			
	a HBL ATM	Nil		
	b I-Link and Mnet ATMs	Rs.18/- per withdrawal Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt)	YES	
	c Visa ATMs International	@ 3.5% of transaction amount or Rs.500/- whichever is higher per withdrawal.	YES	
	1.2 Balance Inquiry			
	a HBL ATM	Nil		
	b ILink ATMs	Nil		
	c Mnet ATMs	Rs.6/- Flat per inquiry	YES	
	d Visa ATMs International	Rs.350/- Flat per inquiry	YES	
	e HBL ATMs Mini Statement	Rs.6/- Flat	YES	
	1.3 Funds Transfer			
	Inter Bank funds transfer (IBFT)	Rs.60/- Flat per transfer	YES	
	Inter Branch funds transfer			
	1.4 Utility Bill Payment	Nil		

HABIB BANK LTD- ISLAMIC BANKING				FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010				
Description		Charges		
2	HBL Phone Banking			
a	Funds Transfer Inter Bank funds transfer (IBFT) Inter Branch funds transfer	Rs.60/- Flat per transfer		YES
b	Utility Bill Payment	NIL	Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO
c	Statement Request	Rs.35/-Flat, per statement		NO
d	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.300/- Flat per instruction	YES
		(ii) F.C. A/C	US\$ 6/- Flat per instruction	YES
		Note:- Stop payment charges are to be levied one time for stop payment instructions		
e	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.		NO
f	Mobile Phone Prepaid Vouchers	Rs.6/- Flat per transaction		YES
3	HBL Internet Banking			
a	Subscription	Nil		
b	Funds Transfer Inter Bank funds transfer (IBFT) Inter Branch funds transfer	Rs.60/- Flat per transfer		YES
c	Utility Bill Payment	NIL	Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO
d	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.		NO
e	Mobile Phone Prepaid Vouchers	Rs.6/- Flat per transaction		YES
4	HBL Mobile Banking with Ufone			
a	Balance Inquiry	NIL		
b	Mini Statement	NIL		
c	Utility Bill Payment	NIL		
d	Mobile Bill Payment	NIL		
Part L DISPATCH / COMMUNICATION CHARGES				
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.		NO
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.		NO
3	Courier	(i) Local (Within City) - Rs.100/- Flat per item. (ii) Inland (Inter City) - Rs.200/- Flat per item.		NO
4	Foreign Courier	Rs.1,300/- Flat per item.		NO
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.400/- Flat		NO
6	Telephone	Rs.100/- Flat per call.		NO
7	Fax	Rs.100/- Flat per message.		NO
Part M BANK CHARGES FOR GOVT. BUSINESS				
IMPORTS				
1	Cash Letter of Credit			
a	Less than Rs. 250,000/-	0.145% of the value of the L/C		YES
b	Rs.250,000/- and above	0.0725% of the value of the L/C		YES
c	Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation		
d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.		YES
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.			

HABIB BANK LTD- ISLAMIC BANKING		FED Applicable
SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2010 TO DECEMBER 31, 2010		
<i>Description</i>	<i>Charges</i>	
Part N	EXEMPTIONS	
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning/Accounts. Note:- Exemption in any income/commission shall require Group Head Approval or as per any authority with limit delegated by him.	
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits/Accounts. Note: - Exemption in any income/commission shall require Group Head Approval or as per any authority with limit delegated by him.	
	Exemptions in the under mentioned categories of charges can be granted.	
1	Remittance Charges as per Part"D", Sr.No.1-(a) & Sr.No.3.	
2	Collection Charges as per part "E", Sr.No.1-(b)	
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1,2,3,4,5 & 6 will be refunded in the months of April, July, October & January, for the previous quarters.	
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.	
Note-2:-	The applicability of FED is based on understanding of the relevent laws.	
Note-3:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.	
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.	
Note-5:-	All charges which are negotiable are to be approved by Group Head or any authorized official to whom this authority is delegated with limits.	
Note-6:-	All projected annual volumes to be approved by Group Head or any authorized official to whom this authority is delegated with limits.	
Note-7:-	All Financial Institutions (FIs) related charges will be on case to case basis and will be approved by Head - FID.	