



Schedule of Charges -1st Jan-30th June, 2017

Loans	
Type of Transaction/Service	Rate of Charge
Early Loan Settlement Charges (For all individual loans within the General Loan category if Loan Settlement is made 30 days before Due Date)	Rs.500
Monthly Late payment penalty charges (In case of Khushhali Easy Cash (RF) late payment penalty will be applicable if the monthly payment is delayed by more than 10 days after the due date)	PKR.100
Khushhali Sarmaya (Micro-Enterprise Lending)	
Charges for replacement of loan collateral (Khushhali Sarmaya)	Rs. 2,000 to Rs. 4,000
Charges for replacement of ownership of loan collateral (Khushhali Sarmaya)	Rs. 4,000 to Rs. 8,000
Charges for change in loan term & tenure (Khushhali Sarmaya)	Rs. 2,000
Charges for restructuring of loans (Khushhali Sarmaya)	Rs. 4,000
Early Loan Settlement Charges for Khushhali Sarmaya & Khushhali Micro housing Loan (In case of full premature repayment)	2% of the loan amount prepaid, but not less than PKR 3,000
Loan Processing Fee (For group loans)	
Loans up to Rs.30,000	Rs.1,250
Loans greater than 30,000- 50,000	Rs.1,500
Loan Processing Fee (For Individual Loans)	
Loans up to Rs 50,000/- (For Individual Loans)	Rs.1,500
VCF with Honda only	Rs.1,500
Loans Rs 50,001 - Rs 100,000	Rs 1,800
Loans Rs 100,001 - Rs 150,000	Rs 2,000
Loans Rs 150,001 - Rs 300,000	Rs.2,500
Loans Rs 300,001 - Rs 500,000	Rs 4,000
Loan Roll over Charges (For Selected Products)	As per above Loan processing applicable slabs
Gold Valuation Charges (To be paid to the goldsmith directly by the customer)	Up to Rs.500
Tagging Charges for Animals (applicable for SBP's LISB Scheme only)	Nil
Crop Insurance Charges (five major crops as per SBP's CLIS guidelines)	NIL
e-CIB/MF-CIB Report Verification Charges	Nil
Branch Banking	
Account Opening Charges	Nil
Charges for CNIC verification from NADRA	Nil
Account Closing Charges	Rs.100
Cheque Book Issuance	
5 Leaf	Rs. 9 per leaf
10 Leaf	Rs. 8 per leaf
25 Leaf	Rs. 5 per leaf
50 Leaf	Rs. 5 per leaf
100 Leaf	Rs. 5 per leaf
Issuance of Counter Cheque	
For Borrowers only	Rs.100 per instrument
For Non-Borrowers	Rs. 200 per instrument
Stop Payment Charges	
Cheque / Bankers Cheque	Rs. 100 per instrument
Cheque Book / Series	Rs. 250 per instruction
Fall-below Fee (For not maintaining monthly minimum balance)	Rs. 40 per month
Clearing Charges (Inward & Outward Clearing)	Free
Outward Bill for Collection (OBC) Charges	Rs. 100 per Instrument or Other Bank Charges (whichever is higher)
Cheque Return Charges	
Local outward Clearing	Rs.100 per Instrument.
Inward Clearing	Rs.250 per Instrument.
At counter	Nil
OBC	Rs.300 per Instrument
Issuance of Banker's Cheque	
Through Account (Flat)	Rs.200 per Instrument
Against Cash- Instrument Up to Rs 100,000/-	Rs.250 per Instrument
Against Cash- Instrument Above Rs 100,000/-	Rs.500 per Instrument
Issuance of Call Deposit Receipt (CDR)	Rs.200 per Instrument
Call Deposit Cancellation Charges	Rs.100 per instrument
Cancellation of Payment Order/Demand Draft/Banker's Cheque	Rs.100 per Instrument
Issuance of Duplicate Pay Order/Demand Draft/Banker's Cheque	Rs.100 per Instrument
Revalidation of Demand Draft/Pay Order/Banker's Cheque	Rs.100 per Instrument



Schedule of Charges -1st Jan-30th June, 2017

Type of Transaction/Service	Rate of Charge
Online Banking Charges	
Online Transactions (at remote branch) Up to Rs 25,000 (Includes cash withdrawals and a/c to a/c transfers)	Free
Online Cash Withdrawal (Over Rs 25,000)	0.05% of the transaction amount or Rs.50 (whichever is higher)
Online Cash Deposit	Free
Account to Account Fund Transfer (Over Rs 25,000)	0.025% of the of the transaction amount or Rs.25 (whichever is higher)
ATM/Debit Card Charges	
Issuance Fee	Rs. 250 per card
Annual Fee	Rs. 200 per card
Replacement Fee	Rs. 200 per card
Charges for Balance Inquiry at UBL ATM/1-Link	Free
Charges for Balance Inquiry at MNET ATM	Rs. 5
Charges for Cash Withdrawal at UBL ATM	Free
Charges for Cash Withdrawal at 1-Link/MNET ATM	Rs. 15
Charges for Interbank Funds Transfer (IBFT) at ATM	Rs. 100 per transaction (Free for KMBL to KMBL and KMBL to UBL transfers)
Charges for Utility Bill Payment at ATM	Rs. 5 (per bill)
Charges for Cash Deposit at OMNI Dukaan	Free
Charges for Cash Deposit at Mobicash outlet	Free
Charges for Cash Deposit at Easy Paisa Outlets	Free
Loan Disbursement through Agents (Branchless channel)	
Loans up to PKR.30,000	Up to PKR.250 or 1% of disbursement amount
Loans PKR.30,001-50,000	Up to PKR.350 or 1% of disbursement amount
Charges of Account ID Card Re-issuance	Free
Charges of Duplicate Statement Charges	Rs.35 per Statement(inclusive of FED)
Charges of Standing Instructions	Rs. 150 per Instruction
Charges of Issuance of Account Balance Certificate/Maintenance Certificate	Rs.50 per Certificate (at Parent Branch) Rs.100 per Certificate (at Remote Branch)
Charges of Early Encashment of Term Deposit Certificate	No penalty however reduced rate of return of the last completed tenure or existing minimum saving account rate (in case slab not applicable) will be applied.
Account Reactivation Charges on Dormant	Nil
Collateral Liquidation Charges	Nil
Photo Copy of:	
Photocopy of Paid cheque (up to 1 year)	Rs.100
Photocopy of Paid cheque (greater than 1 up to 5 years)	Rs.200
Mailing charges (Postage, courier, fax)	Free
Confirmation of balance to 3rd Party (Auditor)	Free
Micro-Health Insurance	
Sehat Khushhali (Per policy)	Rs.750
Sehat Khushhali Plus (Per policy)	Rs.500 and 1000
Sehat Khushhali Family (Per policy)	Rs.2000 and 5000
Important Notes:	
<i>All taxes / excise duties / withholding tax / zakat etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above.</i>	
<i>For liability products, interest days basis are calculated as actual days deposit retained divided by 365 or by 366 in a leap year while in case of asset products, interest days basis are calculated actual days loan utilized divided by 360 days</i>	
<i>Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family pension/benevolent funds /grant/Zakat funds etc. are exempted from the levy of service charges. No charges on conversion of existing accounts to Asaan Accounts as per SBP's instructions</i>	
<i>All stamp duty charges associated with individual loan agreement(s) to be borne by the customer.</i>	
<i>The Bank management reserves the right to waive any or all charges.</i>	