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# Schedule of Charges

Effective from 01-01-2017 to 30-06-2017

Sr.#	Description	Rate of Charges
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## GENERAL BANKING

### 1. Account Opening

a	Current/ Saving/ Asan Account/BBA(Basic Banking Account)	Initial Deposit of Rs. 100/- (Plus Cheque book Charges )
b	Daily Product Account Opening	Initial Deposit of Rs. 1,000/-
<b>Minimum Monthly Average Balance Requirement</b>		
c	For Current Account	1,000
d	For Daily Product Account	1,000
e	For Saving Account	NILL
f	Service Charges (Where Account Balance falls below threshold during the month except Assan, BBA & regular Saving Account)	Rs. 50/- per month

**Note:** Following categories of accounts will be exempted from levy of **Service Charges**, in any manner whatsoever:

- a. Salary Accounts
- b. Loan Accounts
- c. Students
- d. Mustaheqin of Zakat
- e. Employee of Government / Semi Government institutions for salary
- f. Widows -
- g. Children of deceased employees eligible for family pensions
- h. Benevolent grant etc.
- i. Account of Citizen Committee Boards
- j. School Management Committee Accounts (SMC)
- k. Accounts opened for pension purposes
- l. Accounts opened by senior citizens and physical handicapped persons

### 2. Clearing

a	Intercity Clearing	Rs. 250/- per instrument + Tax
b	Same Day Clearing	Rs. 550/- per instrument (Plus the Drawee Bank Charges)+Tax
c	Intercity Clearing Return Charges	Rs. 250/- per instrument (Plus the Drawee Bank Charges)+Tax
d	Same Day Clearing Return	Rs. 275/- per instrument + Tax
e	Cheque Return Charges (inward)	Rs. 275/- per instrument + Tax
f	Cheque Return Charges (outward)	Rs. 125/- per instrument + Tax

### 3. OBC Collection

a	Clean Collection (Cheques)	Rs. 325/- per instrument and actual DD charges, charged by the Drawee Bank + Tax
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b	OBC Return	Rs. 325/- per instrument + Tax
<b>4. Issuance of Payment Order</b>		
a	For Account Holder	Rs. 125/- per instrument + Tax
b	For Non-Account Holder	0.65% on value of Pay Order, Minimum Rs. 300 + Tax
<b>5. Pay Order Cancellation Charges</b>		
a	For Account Holder	Rs. 125/- per instrument + Tax
b	For Non-Account Holder	Rs. 300/- per instrument + Tax
<b>6. Duplicate Pay Order Issuance</b>		
a	For Account Holder	Rs. 125/- per instrument + Tax
b	For Non-Account Holder	Rs. 550/- per instrument + Tax
<b>Note:</b> Charges for making Pay Order/ Any other related instrument for payment of fee/ dues in favour of educational institutions, HEC/ Board etc. is 50% of fee/dues or Rs. 25/- per instrument whichever is less.		
<b>7. Call Deposit Receipt Issuance</b>		
a	For Account Holder	Rs. 125/- per instrument + Tax
<b>8. Duplicate Call Deposit Receipt Issuance</b>		
a	For Account Holder	Rs. 125/- per instrument + Tax
<b>9. Cheque Book Charges</b>		
a	10 Leaves	Rs. 70/-
b	25 Leaves	Rs. 175/-
c	50 Leaves	Rs. 350/-
d	100 Leaves	Rs. 700/-
<b>10. Guarantees</b>		
a	Guarantees	0.50% per quarter minimum Rs. 500/ + Tax
<b>11. Online Banking Charges</b>		
a	Cash Deposit (within city)	Free
b	Cash Withdrawal (within city)	Free + WHT as per Applicable tax rate
c	Cash Deposit Intercity	Free
d	Cash withdrawal intercity	Free + WHT as per Applicable tax rate
e	Cheque Deposit (within city /intercity)	Free
<b>12. ATM Transaction Charges</b>		
a	ATM Card issuance Fee	Rs. 300/- per card + Tax
b	ATM Card Replacement/Renewal Fee	Rs. 300/- per card + Tax
c	ATM Annual Charges	Rs. 200/- + Tax
d	Use of ATM Card for AMBL Customers	Free at AMBL ATM Machines
e	Use of ATM Card at 1-link	Rs. 15/- per transactions charged by the other

	switches	Bank at their ATM Machine + Tax
f	Balance inquiry AMBL Customers	Free at AMBL ATM Machine-1Link switch
g	Balance inquiry AMBL Customers through 1-link switch member bank	Rs. 5/- per inquiry at 1-Links switch charged by Member Bank at their ATM Machine + Tax
h	IBFT Charges per transaction	Rs. 100/ + Tax

### 13. Mobile Phone Banking

A	Fund Transfer	Rs. 50/-per Transaction
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### 14. Locker Charges

		Rent (Per Annum)	or	Security Deposit
a	Small Locker Rent	Rs. 2,500/- p.a + Tax		
b	Medium Locker Rent	Rs. 3,500/- p.a + Tax		35,000/-
c	Large Locker Rent	Rs. 5,000/- p.a + Tax		50,000/-
d	Key Deposit	Rs. 2,000/- p.a		
e	Breaking Charges	Rs. 5,000/-or Actual Charges + Tax (whichever is higher)		
f	Late Payment Charges	Nil		

**Note:** Staff will be allowed one locker each free of Key Deposit while annual rent will be 50% of the prescribed rates. Individual Customers, maintaining Monthly Average Balance of **Rs. 5 million**, shall be eligible for complimentary 'Locker facilities'.

### 15. Telecommunication/Courier/Postage

a	S.M.S Alert Charges	Rs. 35/- per month + Tax
b	Courier Intercity	Rs. 125/-
c	Courier within city	Rs. 65/-, maximum Rs 125/ -
d	Postage Minimum	Rs. 65/- or actual whichever is higher

### 16. Miscellaneous

a	Stop payment charges	Rs. 175/- per instrument + Tax
b	Stop payment series of cheques	Rs. 175/ + Tax
c	Loss of cheque book requisition	Rs. 35/ + Tax
d	Standing Instruction	Rs. 100/- per instruction + Tax
e	Account closure charges	Free
f	Balance confirmation/certificate issuance charges	Rs. 250/ + Tax
g	Additional statement of account /advice	Rs. 35 inclusive of Tax
h	Corporate salary disbursement	Free
i	Copy of paid cheque (less than 6 months)	Rs. 150/ + Tax

j	Copy of paid cheque (Over 6 month)	Rs. 300/ + Tax
k	Confirmation of Balance to Auditors	Free
l	Account Activation Charges	Free

### Free Services:

All individual Customers Maintaining Monthly Average Balance, of the last month, as per following grid will be eligible for complimentary services listed below:

Type of Account	Deposit Threshold (in Rs.)
Current	0.300MN
Saving	0.500 MN
Daily Product	3 MN
Term	3 MN

#### 1. Banking Services

- ❖ Pay Order/ CDR issuance
- ❖ Pay Order/ CDR cancellation
- ❖ Outward clearing return charges
- ❖ Cheque Book issuance (**25 leaves only**)
- ❖ Stop Payment Charges
- ❖ Standing Instruction Charges
- ❖ Minimum Balance Charges
- ❖ Account Statements
- ❖ Bank Certificates
- ❖ Online Banking Services

# LOANS

## 17. Fees

a	Processing Fee ( For All Types )	2 % of the loan amount or Rs. 1000/- whichever is higher + Tax
b	Documentations charges	As per Actual
c	Processing Charges Apni Sawari-Deals	Rs. 1000/-
d	Insurance Cover Charges	As per actual

## 18. Other Charges

g	Legal Opinion Charges	As per Actual
h	Legal Expenses (In case of litigation/settlement)	As per Actual
i	Valuation Charges of Gold Smith	Rs. 1000/-per valuation
j	Valuation Charges of House Staff / Customer	As per Actual
k	Vehicle Registration Service Charges	Rs. 750/- to Rs. 1500/-

## 19. Renewal Cases

a	Processing Fee	2 % of the loan amount or Rs.1000/- whichever is higher + Tax
b	Documentations charges	As per Actual
c	Insurance Cover Charges	As per actual

**NOTE:**

**1** Bank reserve the right to adjust or waive commission income only, based upon deposit/business commitment. However, such adjustment / waiver will only be subject to the approval of Group Head Business /Head Operations with recommendation of respective Provincial Chief/Area Manager.

**2 Applicable Government levies are as follows:**

All other applicable Government levies on any specified services shall be charged in addition to Service Charges as listed below, if not mentioned otherwise.

<b>A</b>	Punjab Sales Tax (PST)	16%
	Sindh Sales Tax (SST)	13%
	Balochistan Sales Tax (BST)	15%
	KPK Sales Tax (KST)	15%
	Federal Excise Duty (FED/ICT)	
	ICT (Islamabad Capital Territory Tax)	16%
	Gilgit /Baltistan	0%
	Azad Jamu & Kashmir (AJK)	16%(Further 1% education CESS on Tax)

**B Advance Tax /Holding Tax**

**a. Section 231-A:** Cash withdrawal from a bank;-

Payment of cash withdrawal exceeding Rs. 50,000/= in a day;-

- |     |           |       |
|-----|-----------|-------|
| i.  | Filer     | 0.30% |
| ii. | Non filer | 0.60% |

**b. Section 231-AA:**Advance Tax on transaction in bank;-

- Sale against Cash of any instrument including demand draft, pay order, CDR, STDR, RTC, any other instrument of bearer nature or on receipt of cash on cancellation of any of these instruments;
 

i.	Filer	0.30%
ii.	Non filer	0.60%
- Transfer of any sum against Cash through online transfer, telegraphic transfer, mail transfer, or any other mode of electronic transfer;-
 

i.	Filer	0.30%
ii.	Non filer	0.60%

**c. Section 236-P:** Advance Tax on banking transaction other than through cash;-

- Every Banking Company shall collect Advance Tax from Non-filers on sale of instruments
- including demand draft, pay order, Special Deposit Receipt, Cash Deposit Receipt, Short Term Deposit Receipt, Call Deposit Receipt & Rupee Travelers Cheque;-
 

Non filer	0.40%
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  - Every Banking Company shall collect Advance Tax from Non-filers on transfer of any sum through cheque or clearing, Interbank or interbank transfer through cheque, online/ telegraphic/ mail transfer;-
 

Non filer	0.40%
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**3** Any out of pocket expenses will be recovered for all banking services not covered in the Schedule of Charges.

**4** AMBL Staff may acquire 50% waiver on all charges except Government levies.

**5** All Government levies may vary upon Government instructions.