



INTERNAL CIRCULAR

Date:	<u>13/December/2023</u>	Circular Type:	Instruction	Reference #:	<u>45</u> of 2023
To:	All Branches & Controlling Offices				
From:	Operations Department, Head Office, Lahore				
Subject:	SCHEDULE OF CHARGES (JAN-JUN '24)				

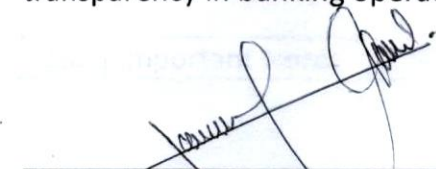
Please find attached the revised Schedule of Charges (SoC) for our Bank, which shall be applicable from January 01, 2024.

We would like to emphasize that as per Regulatory Instructions, it is mandatory to display the Bank's Schedule of Charges on the Notice Board of each branch. A copy of this SoC must be prominently displayed to provide information and guidance to our valued customers and the general public. Additionally, the SoC will also be made available on our official website, www.apnabank.com.pk.

We advise all Branch Managers (BMs) and Operations Managers (OMs) to carefully review the contents of this SoC and ensure that all staff members are fully aware of its details for strict adherence.

By complying with these instructions, we can ensure that our customers and the public are well-informed about the charges associated with our banking services. If you have any questions or require further assistance, please do not hesitate to contact us.

We appreciate your cooperation in implementing these measures and promoting transparency in banking operations.



Naveed Ahmed
Head Operations



Qasim Mansoor
Head Compliance, GSD & HR



Ali Murtza
Chief Operating Officer

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SCHEDULE OF BANK CHARGES

(JAN 01, 2024 – JUN 30, 2024)

1- CASH COUNTER		
a	Cheque Return on Counter	Rs. 500/- per instrument (Where Return Memo is attached)
2- CLEARING		
a	Intercity Clearing	Rs. 500/- per instrument
b	Same Day Clearing (Available at designated branches cheques for amounting to Rs.100,000/- and above)	Rs. 500/- per instrument
NIFT Clearing Cheque Return in Normal/ Intercity/ Same Day Clearing Charges		
a	Outward	Nil
b	Inward	Rs. 500/- per instrument
Non-NIFT Clearing/ Local Collection Cheque Return		
a	Outward	Nil
b	Inward	Rs. 500/- per instrument
3- OUTWARD BILLS COLLECTION (OBC)		
a	Clean Collection (Cheques) through AMBL Branch	Rs. 500/- per instrument plus postage/ courier charges
b	Clean Collection (Cheques) through Direct from Drawee bank / branch	Rs. 500/- per instrument plus postage/ courier charges
c	Cheque Return Charges	Rs. 500/- per instrument plus postage/ courier charges
4- INWARD BILLS COLLECTION (IBC)		
a	Cheques sent by other bank directly to AMBL branches for payment and payment made through PO	Payment Order issuance charges + postage/ courier charges
b	Cheque Return Charges (Other than technical reasons)	Rs. 500/- plus postage/ courier charges
5- OUTWARD REMITTANCES		
a	Issuance of Payment Order through Account	Rs. 500/- per instrument
b	Revalidation of Payment Order	Rs. 500/- per instrument
c	Cancellation of Payment Order	Rs. 500/- per instrument
d	Cancellation of Unpaid Payment Order of Non-Account Holder	Rs. 1,000/- per instrument
e	Duplicate issuance of Payment Orders	Rs. 500/- per instrument
f	Duplicate issuance of Unpaid Payment Orders of Non-Account Holders	Rs. 1,000/- per instrument
Note	Charges issuance of Pay Order for fee/ dues in favor of educational institutions, HEC/ Board etc. is 0.50% of fee/dues or Rs. 25/- per instrument whichever is less. (Cancellation Charges are NIL)	
6- CALL DEPOSIT RECEIPT		
a	Issuance of call deposit	Rs. 500/- per instrument
b	Issuance of duplicate call deposit	Rs. 500/- per instrument
c	Cancellation Charges	Rs. 500/- per instrument
7- CHEQUE BOOKS		
a	10 Leaves	Rs. 220/-
b	25 Leaves	Rs. 550/-

c	50 Leaves	Rs. 1,100/-
d	100 Leaves	Rs. 2,200/-
e	Counter Cheque	Rs. 250/- per leaf
f	Loss of requisition slip attached with cheque book	Rs. 200/- In addition to cheque book charges

E-BANKING

8- ONLINE BANKING

a	Cash Deposit / Withdrawal	Free
b	Account to Account Funds Transfer	Free
c	IBFT through OTC	Rs. 200/-

9- ATM / PAYPAK EMV DEBIT CARD / IBFT

a	Debit Card Issuance / Re-issuance (Damaged / Lost) / Annual Renewal Fee	Rs. 1,200/- per card
b	Cash Withdrawal through ATM ATM (Own / AMBL Bank) ATM (1 Link member banks)	Free Rs. 23.44 per transaction
c	SMS Alert Charges	Rs. 80/- per month (Free for all Digital Transactions)
d	Balance Inquiry through ATM (Own / AMBL Bank) ATM (1 Link Member Banks)	Free Rs. 3.13 Per Inquiry
e	Receipt on ATM Cash Withdrawal/ Balance Inquiry / Mini statement (Own/ 1-Link Member Banks)	Rs. 3.13 Per Receipt
f	Funds Transfer through AMBL ATM from AMBL Account to AMBL Account	Free

10- Inter Bank Funds Transfer (Digital Channels)

a	AMBL Account to Other Bank Account Inter-Bank Funds Transfer (IBFT) Up to Rs. 25,000/-	Free (Any Number of Transactions per month)
	AMBL Account to Other Bank Account Inter-Bank Funds Transfer (IBFT) Above Rs. 25,000/-	0.1% Maximum Rs. 200/- An accumulated monthly limit of Rs.25,000/- is free

11- RTGS Charges

Threshold amount of 3rd Party Funds Transfer using SBP's RTGS System – MT 103 Rs. 1Million & Above

#	Funds Outflow	Transaction Time Window	Charges Share per Transaction		
			SBP	Bank	Total
i	(Monday - Friday) Subject to Treasury's Approval	9:00 AM to 1:30 PM	NIL	NIL	NIL
		1:30 PM to 3:00 PM	NIL	NIL	NIL
		3:00 PM to 4:00 PM	NIL	NIL	NIL
	Funds In-flow	NIL			

Threshold amount of 3rd Party Funds Transfer using SBP's RTGS System – MT 102 Rs. 100,000/- & Above

ii	(Monday - Friday)	9:00 AM to 3:30 PM	NIL	NIL	NIL
	Funds In-flow	NIL			

GENERAL SERVICES

12- LOCKERS

Locker Size		Rent (Per Annum)	or	One Time Deposit
a	Small	Rs. 2,000/-		
b	Medium	Rs. 3,000/-		30,000/-
c	Large	Rs. 4,000/-		40,000/-
d	Key Deposit	Rs. 3,000/- (Refundable)		
e	Breaking Charges/ Key Replacement	Actual Charges (plus Rs. 1,000)		
f	Late Payment Charges	Rs. 200/- per month (After 1 Month Grace Period)		

Note:

- Staff will be allowed one small locker each free of Key Deposit while One Time Deposit will be 50% of the present rate.
- One Time Deposit is Refundable; however, a deduction of Annual Rent Charges shall be made if locker is surrendered before completing first year.

13- Courier/Postage

a	Courier Intercity	Rs. 250/- Flat per item
b	Courier within city	Rs. 200/- Flat per item
c	Postage (Within city / Intercity)	Rs. 100/- Flat per item

14- Miscellaneous

a	Stop Payment Charges (Per Instruction)	Rs. 500/-
b	Standing Instruction	Rs. 200/- per instruction, in addition to normal remittance / funds transfer / online charges.
c	Account closure charges	Free
d	Account Maintenance/ Balance Confirmation/ Tax Deduction Certificate Issuance Charges	Rs. 300/- (per certificate)
e	Zakat Deduction Certificate	Free
f	Statement of account on customer request	Rs. 35 (inclusive of Tax)
g	Corporate salary disbursement	Free
h	Copy of paid cheque (less than 6 months)	Rs. 200/- per cheque
i	Copy of paid cheque (Over 6 month)	Rs. 300/- per cheque
j	Hold Mail Charges	Rs. 500/- per annum

15- Free Banking Services

All individual Customers Maintaining Monthly Average Balance in previous month as per below grid, will be eligible for free banking services as listed:

Type of Account	Deposit Threshold (in Rs.)
Current	2.0 MN
Free Banking Services	
<ul style="list-style-type: none"> ❖ Pay Order issuance / cancellation ❖ Cheque Book issuance (25 leaves per month) ❖ Account Statements & Bank Certificates 	<ul style="list-style-type: none"> ❖ Online Funds transfer from Home branch. ❖ ATM Card Issuance Charges

Locker Charges Waiver:

Small locker charges may be waived to customers maintaining average monthly balance of **Rs. 2 M (in Current Account)**, **Rs. 3 M (Saving & Daily Saving Product Accounts)** and **5 M (in Term Deposit)** and average balance of one year should be maintained to continue waiver of charges otherwise locker charges should be applicable.

LOANS

16- Loans

Description	Loan Type	Charges	
Loan Processing & Documentation Charges	Loan amount: (Up to Rs. 150,000/-)	3% of loan amount + Tax	
	Loan amount: (Rs. 150,001/- to Rs. 500,000/-)	2.5% of loan amount + Tax	
	APNA Gold Loan	(up to Rs. 150,000/-)	3% of loan amount+ Tax
		(Rs. 150,001/- to Rs. 500,000/-)	2.5% of loan amount + Tax
		(Rs. 500,001/- up to Rs. 3,000,000/-)	2.5% of loan amount OR Rs. 30,000/- whichever is less+ Tax
	Nisa Gold Loan		2.50% of loan amount+ Tax
	APNA House Loan		Non-Structural Loan Up to Rs. 500k: 2.5% of loan amount + Tax
			Structural Loan from Rs.501k to Rs. 3Mn: 2.5% of loan amount OR Rs.30,000/- whichever less+ Tax
	Cash Near Cash (CNC)		For customers having AMBL TDR / Deposit: 0.4% of loan amount OR Rs.9,000/- whichever is higher +Tax
			For customers having TDR/financial instrument Other than AMBL: 0.6% of loan amount OR Rs.10,000/- whichever is higher +Tax
APNI Sawari Deals (2 & 3-Wheeler)		Rs. 3,000/- + Tax	
Scooty Loan (For Women)		Rs. 2,500/- + Tax	
APNI Sawari 4 – Wheelers		Rs. 6,000/- + Tax	
APNA Tractor Loan		2% of loan amount + Tax	
In addition to the above, following will also be applicable for all type of loans: i- 0.3% of the Financed amount (for Sindh) ii- Rs.500/- (For all other provinces)			

Vehicle Registration Service Charges	2 & 3- Wheelers	Up to Rs. 3,500/- + Tax
	4- Wheelers	Up to Rs. 6,000/- + Tax
Vehicle Repossession Charges	2 & 3- Wheelers	At Actual OR Maximum up to Rs. 15,000/- + Tax
	4- Wheelers	At Actual OR Maximum up to Rs. 50,000/- + Tax
Legal Expenses (In case of litigation / Settlement)	-	At Actual
Legal Opinion Charges	-	At Actual
Recovery SMS Charges	New Loans & Renewals	Rs.50/-
Notice/Advertisement Charges (Gold Auctions)	-	1- Rs. 7,000/- for Loan amount below 100,000/- 2- Rs. 14,000/- for Loan amount above 100,000/-
Insurance Cover Charges (New Loans)	Life Insurance	Applicable for all type of loans as per prevailing rates
	Asset Insurance	Applicable as per Product Program at prevailing rates
Evaluation Charges of House Loan (Staff /Customer)	-	At Actual

Renewal Processing Charges	Gold RF Loan Renewal Charges including Nisa Gold	(up to Rs. 150,000/-) 3% of loan amount+ Tax (Rs. 150,001/- to Rs. 500,000/-) 2.5% of loan amount + Tax (Rs. 500,001/- up to Rs. 3,000,000/-) 2.5% of loan amount <u>OR</u> Rs. 30,000/- whichever is less + Tax
	Renewal Charges for other Running Finance (RF) Loans	For Loan amount up to Rs. 150,000/- Rs. 500/- + Tax For Loan amount from: (Rs. 150,001/- to Rs. 500,000/-) Rs. 1,000/- + Tax
Insurance Cover Charges (Renewal cases)	Life Insurance	Applicable for all type of loans as per prevailing rates
	Asset Insurance	Applicable as per Product Program at prevailing rates

17- Guarantees

a	Pricing/ Commission	upto PKR 500,000 = 5% pa above PKR 500,000 = Negotiable
b	Processing Fee	Rs. 5,000/-
c	Amendments	Rs. 2,500/- per amendment

- Note:**
- All Government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be charged in addition to bank's charges.
 - Collateral Valuation Charges will be paid by applicant directly to Bank's panel approved evaluator according to Bank agreement with evaluator.
 - Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account at actual.
 - Amount of 'Actual' Gold Valuation Charges shall be paid directly to the goldsmith by the customer, which may vary according to Value of Gold, City and availability of quality goldsmith.

18- IMPORTANT NOTES

a)	Bank reserves 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 Competent Authority upon recommendations of Head Operations and respective Regional Business Head.
b)	All applicable Government levies / taxes on services shall be charged in addition to Service Charges.
c)	Any out-of-pocket expenses will be recovered for all banking services not covered in the Schedule of Charges.
d)	10% education CESS on Income Tax shall be deducted in Jurisdiction of Azad Jammu & Kashmir.
e)	Legal Charges will be recovered at actual from the customer and will be charged in addition to bank's charges for the transactions.