

CONTENT

S. #	Description	Page
General Banking		
1.	Cash Counter	1
2.	Clearing	1
3.	Outward Bills Collection (OBC)	1
4.	Inward Bills Collection (IBC)	1
5.	Outward Remittances	1
6.	Call Deposit Receipt	1
7.	Cheque Books	1
E-Banking		
8.	Online Banking	2
9.	ATM/ PayPak EMV Debit Card/ IBFT	2
10.	Inter Bank Funds Transfer (Digital Channels)	2
11.	RTGS Charges	2
General Services		
12.	Lockers	3
13.	Courier/Postage	3
14.	Miscellaneous	3
15.	Free Banking Services	3
Loans		
16.	Loans	4
17.	Guarantees	5
Important Notes		
18.	Important Notes	5

SCHEDULE OF BANK CHARGES

(1st JULY – 31st DECEMBER, 2026)

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	Rs. 200/- per instrument
b	Inward	Rs. 500/- per instrument (Insufficient Balance only)
Non-NIFT Clearing/ Local Collection Cheque Return		
a	Outward	Rs. 200/- per instrument
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. 35 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)	4.67 Free Rs. 4.67 Per Inquiry
e	Receipt on ATM Cash Withdrawal/ Balance Inquiry / Mini statement (Own/ 1-Link Member Banks)	Rs. 4.67 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
	AMBL Account to Other Bank Account Inter-Bank Funds Transfer (IBFT) Above Rs. 25,000/-	0.1% (Maximum Rs. 200/-)

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/-		20,000/-
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	100,000
Free Banking Services	
❖ Pay Order issuance / cancellation	❖ Online Funds transfer from Home branch.
❖ Cheque Book issuance (<u>10 leaves per month</u>)	❖ ATM Card Issuance Charges
❖ Account Statements & Bank Certificates	

Locker Charges Waiver:

Small locker charges may be waived to customers maintaining average monthly balance of **Rs. 0.5 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

LOANS			
Description	Products	Loan Amount	Processing Fee
Loan Processing Fee	House, Pension, Business & Livestock	Up to Rs. 150,000/-	Zero Processing Fee
		Rs. 150,001/- to Rs. 3,000,000/-	Zero Processing Fee
	Gold Products (Disbursement & Renewal)	up to Rs. 150, 000/-	2% of loan amount+ Tax
		Rs. 150,001/- up to Rs. 3,000,000/-	1.5% of loan amount OR Rs. 15,000/- whichever is less + Tax
		Rs. 3,000,001/- up to Rs. 5,000,000/-	Rs. 25,000/- +Tax
		Nisa Gold Loan	1.50% of loan amount+ Tax
	Cash <i>Near Cash -CNC</i> (Disbursement & Renewal)	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
	Other Products	up to Rs. 150, 000/-	3% of loan amount+ Tax
		Rs. 150,001/- up to Rs. 3,000,000/-	2.5% of loan amount OR Rs. 30,000/- whichever is less + 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
	Gold Collateral Custodianship Charges		Rs. 15/- per day (after 3 days of loan settlement)
Documentation Charges	In addition to the above, the following shall also apply to all types of loan disbursement: i. 0.3% of the loan amount (For Sindh province) ii. Rs. 500/- (For all other provinces)		
Vehicle Registration Service Charges	2 & 3- Wheelers		Up to Rs. 3,500/-
	4- Wheelers		Up to Rs. 6,000/-
Vehicle Repossession Charges	2 & 3- Wheelers		At Actual OR Maximum up to Rs. 15,000/-
	4- Wheelers		At Actual OR Maximum up to Rs. 50,000/-
Legal Expenses (For litigation / Settlement)			At Actual
Legal Opinion Charges			At Actual
Recovery SMS Charges (New / Repeat Loans & Renewals)			Rs.50/- (per month) + Tax
Notice/ Advertisement Charges (Gold Auctions)		Loan amount up to 100,000/-	Rs. 7,000/ inclusive of tax
		Loan amount Above 100,000/-	Rs. 14,000/ inclusive of tax
Insurance Cover Charges (Disbursement & Renewals)	Life Insurance		Applicable for all type of loans as per prevailing rates (Except CNC loans)
	Asset Insurance		Applicable as per Product Program at prevailing rates
Evaluation Charges of House Loan (Staff /Customer)			At Actual

To be paid by customers to the Goldsmith directly			
Gold Valuation Charges	Fresh / Repeat Loan	Loan amount up to 0.5 Mn	Rs. 1,500/- (Maximum per Gold Smith)
		Loan amount up to 3.0 Mn	Rs. 2,500/- (Maximum per Gold Smith)
		Loan amount up to 5.0 Mn	Rs. 4,000/- (Maximum per Gold Smith)
		(Seek approval of Head Business Asset for Charges above Rs. 4,000/-)	
Renewal Processing Charges	Other RF Loans	up to Rs. 150, 000/-	Rs. 500/- + Tax
		Rs. 150,001/- up to Rs. 500,000/-	Rs. 1,000/- + Tax
Early Termination Charges (Gold Loans)	Settlement before 75% of the tenor	up to Rs. 100, 000/-	Rs. 4,000/ inclusive of tax
		Rs. 100,001/- up to Rs. 250,000/-	Rs. 8,000/ inclusive of tax
		Rs. 250,001/- up to Rs. 500,000/-	Rs. 18,000/ inclusive of tax
		Rs. 500,001/- up to Rs. 1,000,000/-	Rs. 30,000/ inclusive of tax
		Rs. 1,000,001/- up to Rs. 2,000,000/-	Rs. 50,000/ inclusive of tax
		Rs. 2,000,001/- up to Rs. 3,000,000/-	Rs. 80,000/ inclusive of tax
		Rs. 3,000,001/- and above	Rs. 100,000/ inclusive of tax
		Early termination charges shall be waived for customers who take a repeat loan after the early settlement of a previous loan. Early termination charges shall be applied to the outstanding principal amount as of the settlement date.	

16-Guarantees

a	Pricing/ Commission	For 100% cashback guarantees: Current/Margin AC: 0.4% per quarter. Savings/TD: 1.0% per quarter. Min. PKR 2,000/- + FED
b	Processing Fee	Rs. 2,000/-
c	Amendments	Rs. 2,500/- per amendment
d	Cancellation	Nil

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.

16- IMPORTANT NOTES

a)	The Bank reserves the right to adjust or waive commission income solely based on deposit or business commitments. However, such adjustments or waivers will be subject to verification by Centralized Operations and require the approval of the Competent Authority, following recommendations from the respective Regional Business Head and the Business Head/Head Liability.
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.