



KASB Bank
Limited

SCHEDULE OF CHARGES

EFFECTIVE FROM : 1ST JANUARY, 2011

VALID UPTO : 30TH JUNE, 2011

MOST IMPORTANT

LEVY OF FEDERAL EXCISE DUTY (FED)

All Branches are advised to recover FED @ 16% on all non-fund Banking Services mentioned in the schedule of Bank charges except the followings:

- **Cheque Book Issuance Charges**
- **Umrah & Hajj Service Charges**
- **Cheque Return Charges**
- **Utility Collection Charges**

Note:

FED wherever applicable will be recovered from customers at the prescribed rate as there is no any waiver on recovery of FED regardless of Bank's concessions / waivers allowed to its customers on different accounts.

NOTE:

Bank has allowed free facility to its customers in respect of followings who are maintaining required average balance in their respective accounts:

- | | |
|--|-----------------------------|
| 1. Issuance of FDD | 2. Issuance of MT/TT |
| 3. Issuance of Payment Order | 4. Issuance of DD |
| 5. Commission on Clean Collection | |

In order to remove ambiguity it is clarified as under:

- 1. No Charges to be recovered from account holders who opened their accounts in the same month with initial deposit equivalent to required average balance and above and maintaining the required average balance through out the month.**
- 2. Bank Charges will be recovered from account holders who opened their accounts during the same month and having average balance less than the required one.**
- 3. In case of accounts opened earlier (Since more than a month) the required average balance of previous month will apply.**

KASB BANK LIMITED

SCHEDULE OF CHARGES

(Effective from 1st January, 2011 to 30th June, 2011)

INTERNATIONAL BANKING

A) IMPORTS

i) Documentary Credit

a) Opening of Documentary Credit

Commission based on annual volume/expected business during a calendar year from a customer (group accounts). In case of an arrangement, charges as per sanction.

First Quarter

Upto Rs. 50 million 0.40%

Above Rs. 50 million upto Rs. 75 million
0.35%

Above Rs. 75 million 0.30 %

Minimum Rs. 850/-

Subsequent Quarters

Same as in first quarter.

Note: D/C commission for the increased liability should also be recovered for un-expired or extended D/C period in case liability increases.

b) Revalidation of Expired D/C or Transfer to New Beneficiary

Same commission as applicable to opening of fresh D/C as above (A i a)

c) Non Reimbursable Documentary Credit under Barter/Aid/Loans

0.75% on 1st quarter and 0.25% for each subsequent quarters or part thereof – Minimum Rs. 300/-.

d) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under suppliers/buyers credit/foreign currency loan etc. on behalf of applicant.

1) L/G commission to be charged @ 1.00% per annum on reducing liability.

2) In case of 100% Cash Margin : Nil

ii) Amendments

Amendments involving increase in amount and/ or extension in period of shipment **Rs. 800/-** per transaction plus commission as per item (i.a) or (i-c).

- iii) Markup on import bill
- a) Under D/C Sight 48 paisas per Rs. 1,000/- per day.
- b) Service charges against all Import bills Service charges against all Bills drawn under Local / Foreign Documentary Credits & Collections / Contracts
- 1) Rs.0.10% (Flat)- Minimum Rs. 1,000/-
2) Nil if LC is backed by 100% Cash Margin
- c) If bills are drawn under USANCE D/C **Rs. 1,000/-** (Flat) plus acceptance commission @ 0.10% per month to be recovered for the period beyond the validity of D/C
- iv) Miscellaneous
- a) Import Bills returned unpaid. USD 50/- (Flat) from forwarding bank plus courier charges, if any.
- b) Collections **Rs. 750/-** (Flat) per collection in addition to Foreign Bank charges.
- c) Import against advance payment to suppliers. **Rs. 500/-** (Flat) plus usual remittance charges.
- d) Issuance of Delivery Order for release of air consignment in absence of original import documents subject to 100% margin of DC value **Rs. 1,000/-** (Flat)
- e) Guarantees issued to shipping companies in lieu of Bills of Lading. **Rs. 750/-** (Flat)
- f) Reimbursement charges (Payable to reimbursing Banks) At actual
- g) Credit Report on Foreign Buyer/Seller Rs. 500/- plus actual Swift charges plus foreign correspondent charges.
- v) Registration of contract for import on consignment basis. 0.1% (Flat) handling charges at the time of registration of contract/purchase order / proforma invoice. Minimum Rs. 1,000/-.
- vi) Discrepant Document presented under Foreign / Local L/C USD 50/- on **beneficiary's account if discrepant documents received under Foreign L/C** and SWIFT Message sent to presenting bank.
- Rs. 2,000/- on beneficiary's account if discrepant documents received under Local L/C.**
- Rs. 2,000/- per document if charges are on applicants account.**

B) EXPORTS**i) Documentary Credit**

- | | | |
|------|---|---|
| a) | Advising | 1) For Customer Rs. 1,000/- (Flat)
2) For Non- Customer Rs. 1,500/- (Flat) |
| b) | Amendment Advising | 1) For Customer Rs. 1,000/- (Flat)
2) For Non- Customer Rs. 1,500/- (Flat) |
| c) | Negotiation of Pak Rupee Bills under Documentary Credit/ACU arrangements | 0.25% Minimum Rs. 500/- |
| d) | Confirmation | As per arrangement, Minimum 0.25% per quarter or part thereof. |
| e) | Transfer of Export D/C | Rs. 500/- (Flat) |
| f) | Reimbursement payment to other local banks from Non-Resident Rupee Account. | Rs. 500/- (Flat) |
| g) | NOC Issuing charges for Form E | Rs. 250/- |
| h) | Handling charges for Export Refinance Application | Rs. 500/- |
| i) | Handling of Substitution cases of Export Refinance | Rs. 500/- |
| j) | Verification of EE Statement | Rs. 1,000/- Per Form |
| k) | EE NOC charges | Rs. 500/- |
| ii) | If the documents are sent to other banks for negotiation under restricted Documentary Credit. | Rs. 1,000/- (Flat) |
| iii) | <u>Collections</u> | |
| a) | Clean Bills (Cheques, demand drafts etc.) | <u>General</u>
USD 5 (Flat) |
| b) | Documentary Bills (on which bank does not earn any exchange difference) | Rs. 500/- per collection (Flat) |
| iv) | <u>Local USD clearing</u> | |
| a) | Lodgment of cheque in USD clearing | USD 5 per instrument |
| b) | Return of cheque in USD inward clearing due to insufficient funds. | USD 5 per instrument |
| v) | Handling of Duty Drawback Claims. | @ 0.30 % per claim with a Minimum of Rs. 1,000/- or as prescribed by State Bank of Pakistan |

- vi) Service charges against export documents sent on collection basis where payment cover is already received to our Foreign Currency Account. Paisas 15 per Rs. 100/-
Minimum Rs. 300/-
- vii) Handling charges on RDS cases Rs. 800/- (Flat)
- viii) Handling charges for discrepant document **Rs. 1,500/-** (Flat)
- ix) Handling of any Rebate/ Subsidy Claims Rs. 1,000/- (Flat) per case
- C) **REMITTANCES**
- i) **Outward**
- a) Foreign Travellers Cheques 1% of the amount of Travellers Cheques sold.
- b) Remittance abroad through Foreign Currency Accounts. USD 15/- or their equivalent in other foreign currencies (i.e. GBP, Euro etc): plus Swift / postage charges Minimum Rs. 100/- or actual whichever is higher. One Remittance free per month if average balance of USD 15,000/- and above is maintained in CD / Business Flex / Saving & Term accounts or equivalent in other foreign currencies.
- c) Charges against issuance of Foreign Telegraphic Transfers (FTTs), Foreign Mail Transfers (FMTs) & Foreign Demand Drafts (FDDs) against Pak Rupees. Rs. 1,000/- plus Swift / postage charges Minimum Rs. 100/- or actual whichever is higher. Waiver of one FDD per month if customer maintains average balance of Rs. 1 M and above in Saving / CD / Business Flex & Term accounts.
- d) FDD cancellation USD 5/- per case or equivalent in other foreign currencies
- e) Issuance of duplicate FDD USD 10/- per case or equivalent in other foreign currencies.
- ii) **Inward**
- a) Home Remittance Cost of Money Order or telegram charges when T.T. is requested. No charges to be recovered, if the funds are remitted to the branch of our bank.

- b) **Other Remittances** Nil, if the proceeds are credited to an account with the drawee bank. In other cases the charges are to be recovered as applicable to the specific mode of payment desired by the beneficiary.
- c) **Charges on payment of Inward Foreign Drafts/Foreign Mail Transfers where payment is made to beneficiaries after payment cover is received to our Foreign Correspondent's Account. These charges are to be recovered only when T.T. buying rate is applied.** Actual cost to be recovered.
- D) MISCELLANEOUS**
- i) **Remittance against surrender of F. C. notes or cash deposited in F.C. accounts for foreign remittance purpose.** In addition to commission F.C. cash handling charges for remitting funds through FTT/ FDD etc to be recovered as per following schedule.
If remittance made within:
0-3 Days 1.0% (of Remitted amount)
4-7 Days 0.5% (of Remitted amount)
Minimum Rs. 300/- USD 3.50, GBP 2.25, Euro 3.00 (which ever is higher)
Maximum Rs. 5,000/- USD 60.0, GBP 37.5, Euro 40.0 (which ever is higher)
- ii) **Business Commitment and Compensatory Commission (for International & Domestic Banking).** If a party fails to pass on committed business while getting the Credit Line sanctioned in his favour, the bank reserves the right to recover compensatory commission maximum @ 1% to the extent of shortfall in business so committed to be routed through us.
- iii) **Correspondents charges, if any, will be recovered** Actual
- iv) **Negotiation of Foreign Currency bills under sight Documentary Credit** If proceeds are not realized within 12 days, rate charged shall be as per credit approval terms.

- v) **The following charges (where applicable) are to be recovered in addition to the usual charges / commission:-**
- Telecommunication/Telephone charges
 - Courier/Postage charges
- a) **Postage/Courier**
- Inland postages – Rs. 40/-
 - Foreign postages Ordinary – Rs. 100/-
 - Foreign postage registered – Rs. 100/-
 - Inland courier charges – Rs. 100/-
 - Foreign courier charges – Minimum **Rs. 1,500/-** per set of documents or at actual whichever is higher
- b) **Cable/Swift**
- Short Cable/Swift D/Cs Rs. 700/- per Cable/ Swift for overseas.
 - Full Cable/ Swift D/Cs Rs. 1,250/-
- c) **Fax (Local i.e. one city to another)** Rs. 50/- per page
Fax (Foreign) Rs. 200/- per page
- d) **Any other out of pocket expenses** Actual
- vi) **Foreign bills sent to collection returned unpaid.** Rs. 150/- (Flat) plus telecommunication charges, if any.
- vii) **Cheques received as inward collection drawn on F.C. accounts with our branches whose proceeds to be remitted through our Nostro Account.** Swift charges USD 5.00 or actual whichever is higher.
- viii) **Cheques received as inward collection drawn on F.C. account with our branches for payment in Pak Rupees.** Rs. 100/- or Swift/postage charges whichever is higher.
- ix) **Standing instructions charges in Foreign Currency A/c** NIL. Only usual remittance charges where applicable.

DOMESTIC BANKING**A) REMITTANCES****(1) Online Transaction Rupee Accounts
(Intercity only)**

1) Rs. 50/- per transaction for cash deposit and cash withdrawals.

No charges applicable on online transfers and clearing / collection intercity.

2) Free for CD / Business Flex A/c if maintaining minimum average balance of Rs. 100,000/-

3) Free for SB A/cs if maintaining average balance of Rs 250,000/- & above.

Note:

1. No Online charges to be recovered from account holders of CD/ Business Flex/ PLS accounts opened during the month.
2. In case of Accounts opened earlier (Since more than a month) the required average balance of previous month will apply.

(2) Payment Order

(PO payable at any branch of KASB Bank in Pakistan)

1) Rs. 100/- (Flat) for Account holders

2) Rs. 500/- (Flat) for Non Account holders

3) Free for Business Flex/ CD Account holders if maintaining average balance of Rs. 100,000/- and above.

4) Five payment orders free per month if maintaining average balance of Rs. 1 M & above in SB accounts

i) Revalidation of Pay order

Rs. 150/- per request

ii) Pay order Cancellation

Rs. 150/-

iii) Issuance of Duplicate Pay order

Rs. 150/-

**(3) (a) Commission on D.D
Drawn on our correspondent**

1) 0.1% Minimum Rs. 200/-
Maximum Rs. 500/-

2) Rs. 1,000/- (Flat) for non-A/c. holders
Free D.D to Business Flex A/c. holders if maintaining average balance of Rs. 100,000/- and above.

(b) Commission on M.T and T.T

i) Drawn on KASB Bank Branches

0.15% Minimum Rs. 150/- Maximum Rs. 1,000/-

Free for Business Flex Account holders if maintaining min. balance of Rs. 100,000/-

- | | |
|---|--|
| ii) Drawn on our Correspondent | 0.1% Minimum Rs.200/- |
| (c) <u>Telecommunications charges on T.T</u> | Rs.75/- (Flat) or actual whichever is higher |
| (d) <u>Postage on M.T (including Courier Charges)</u> | Rs. 30/- (Flat) or actual whichever is higher. |
| (e) <u>Cancellation/Issuance of Duplicate Drafts.</u> | Rs. 250/- (Flat). |
| (f) <u>SWIFT/Test Verification Charges</u> | Rs. 250/- per instance. |

Note:

The Charges for making PO/DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fee/dues or Rs. 25/- per instrument whichever is less.

(4) INLAND DOCUMENTARY CREDIT

- | | |
|--|---|
| (a) Issuance of Inland D/C | Upto Rs. 10 million at 0.25% for first quarter or part thereof. Minimum Rs. 1,000/-. From above Rs. 10 million @ 0.20% for first quarter or part thereof. Exceeding Rs. 50 million @ 0.10% for first quarter or part thereof. For each subsequent quarter or part thereof commission @ 0.10%. Minimum Rs. 1,000/- |
| (b) Amendment Charges | Rs. 600/- (Flat) or commission at the rates applicable on (a) above if amount or validity of the L/C is to be increased/extended. |
| (c) <u>Advising/Amendment/Confirmation charges of (Inward) Inland D/Cs</u> | Charges will be same as applicable in case of Export DCs. |

B) BILLS**i) Collections**

- | | |
|--------------------------------------|---|
| a) Clean (Cheques, bank drafts etc.) | 0.20% Minimum Rs. 50/-
Maximum Rs. 5,000/- plus courier /postages / Swift charges as mentioned at page-8 para-(V) and other Bank charges, if any.

Commission on clean collection to be waived if party maintains average balance of Rs. 1.00 million and above in their current / Business Flex account or Rs. 10.00 million and above in any profit bearing account. |
|--------------------------------------|---|

- b) **Returning charges for Documentary & Clean Collections, in case the instruments are returned unpaid.** **Rs. 100/- (Flat) inclusive of courier charges.**
- c) **Documentary** **0.30% Minimum Rs. 200/-plus postage / courier charges (excluding other bank's charges, if any).**
- ii) **Purchase of Bills**
- a) **Documentary Bills other than those drawn against Documentary Credit and Clean Bills/Trade Cheques.** **Same charges as for collection cited at (i) (a) and (b) above plus mark-up to be advised by Credit Division/Sanctioning Authority as per prevailing money market situation.**

Note:

Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary). However, in case where party has deposited more than one cheque/instrument on a particular date to be collected/ drawn on the same branch of the Bank, Postage/ Courier are to be recovered once only.

- b) **Other cheques/demand instruments (like dividend warrant).** **0.40% Minimum Rs. 30/- plus mark-up as advised by Credit Division / Sanctioning Authority.**

Note:

- i) **Collecting agent's charges, if the collecting bank is other than our bank, will be extra.**
- ii) **Telegram/Trunk Call/Swift/Fax charges will be extra if fate of the instrument is asked for by telecommunication.**

iii) **Documentary bills drawn under Inland Documentary Credit**

1) **Sight bills**

- a) **Negotiating End** **Negotiation Commission @ 0.40% - Minimum Rs. 50/-**
- b) **Collection charges (Where documents are forwarded to some other bank for payment).** **Forwarding Bank/Branch would charge handling charges of Rs. 50/- (Flat) per bill (Commission will not be applicable).**

- c) **At opening end (at the time of retirement)**
Rates of Mark-up: To be advised by Credit Division.
- 2) **Usance bills**
At collecting end:
- a) **Collecting Charges** Commission @ 0.35% –
 Minimum Rs. 100/- plus actual postage.
- b) **In case of purchase** Mark-up as advised by Credit Division.
- C) **FINANCE / ADVANCES**
- i) **Project Appraisal** All charges related to project appraisal
 to be advised by Credit Division on case
 to case basis.
- ii) **Processing Fee for Fresh / Renewals
 of Limits – Middle Market** Rs. 2,000/- on Fresh cases &
 Rs. 1,000/- on renewals for Middle
 Market Customers
- iii) **Processing Fee for Fresh / Renewals
 of Limits – SME** Rs. 3,000/- or 0.10% of sanctioned
 limit, whichever is higher
- iv) **Restructuring / Modification of approved
 limit at customer's request e.g. Excess over
 limit, one time transaction etc-SME** Rs. 3,000/- or 0.10% of sanctioned
 limit whichever is higher
- v) **Request for issuance of Account Certificate,
 Balance Certificate etc (SME Facility
 Account)** Rs. 150/- per request for SME
 Customers.
- vi) **Statement of account(SME Facility Account)** Rs. 35/- per Statement.
- vii) **For Obtaining eCIB Report** Rs. 150/- per report as advised by
 State Bank of Pakistan
Note:
 Service Charges / discounts on SME segment related services may be allowed subject
 to prior approval of Head of SME.
- viii) **Miscellaneous charges for issuance of N.O.C.**
 For the issuance of N.O.C. at the request of Rs. 3,000/-
 customers/clients for creating additional /
 pari - passu charge/second charge on their
 fixed assets for acquiring further project
 finance from other Banks / Financial
 Institutions.

For finance against pledge/ hypothecation the various charges may be levied as follows:

- | | | |
|-----|---|---|
| a) | Godown Rent | Actual |
| b) | Godown staff salaries
Salaries of Godown Keepers/Chowkidar | Actual |
| c) | Godown Inspection Charges. | To be credited to Bank's income A/c. |
| i) | Within Municipal limits or within a radius of 5 kilometers from our branch. | Rs. 1,000/- (Flat) |
| ii) | Outside the above limits. | T.A. and D.A. or conveyance charges admissible to staff as per rules plus charges at c (i) above. |

NOTE:

(No charges, if inspection is done by auditors/ controlling office)

- | | | |
|------|--|------------------------------|
| iii) | Charges for issuance of Delivery orders for goods under bank's pledge. | Rs. 200/- per Delivery Order |
| iv) | Other incidental expenses. | Actual |
| v) | Insurance, premia, Legal Charges | Actual |

D) SALE & PURCHASE OF SECURITIES, SAFE CUSTODY & ARTICLES IN SAFE DEPOSITS:

- | | | |
|-----|--|--|
| i) | Custody of Securities | 0.25% of the market value of shares/cost of security held plus CDC & insurance charges. |
| ii) | Sale and Purchase of shares and securities | 0.125% on the first Rs. 10,000/- of purchase price Minimum Rs. 25/- plus CDC & insurance charges.

0.0625% on amounts exceeding Rs. 10,000/- Minimum Rs. 100/- plus CDC & insurance charges. |

Notes:

1. The above charges are in addition to brokerage.
2. Commission will not be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new share floatation.

3. When order for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage, insurance charges etc. incurred will be recovered in addition to the commission brokerage charges.
- iii) Handling fee on shares and securities for safe custody Rs. 100/- per transaction (inward / outward) plus CDC charges where applicable.
- iv) Withdrawal fee on Government Securities, where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item (i) or withdrawal fee as shown against item (ii) and (iii), whichever is higher will be charged but not both. Rs. 10/- per scrip plus insurance charges.
- v) Handling charges for conversion, renewal, consolidation or sub-division of Government Securities. Rs. 100/- per scrip.
- vi) Articles in Safe Deposit
 Fee for articles in safe deposit (to be accepted after scrutiny) will be recovered in advance at the time of deposit or at the commencement of each quarter.
- a. Boxes and packages Rs. 350/- per quarter
- b. Envelopes Rs. 150/- per quarter
- vii) Safe Deposit Lockers Charges (To be recovered in advance at the time of allocation of locker and then on yearly basis.)
- a) Lockers Fee
- Small Rs. 2,000/- p.a.
- Medium Rs. 2,500/- p.a.
- Large & Extra Large Rs. 3,500/- p.a.
- One year rental free lockers to Business Flex A/c. holders if maintaining average balance of Rs. 100,000/- and above subject to availability of locker & Conditions apply.
- Late payment Fee Rs. 150/- per month

- b) **Key Deposit**
Key deposit will apply at the time of issuance of new locker. Rs. 2,000/- per locker
Refundable upon surrender of locker.
- c) **Breaking charges** Actual or Rs. 2,500/- whichever is higher
- viii) **IPS Transactions**
Buy/Sell/Transfer of Govt. Securities for each profit claim from SBP on behalf of customer Rs. 1,000/- per transaction
- E) **GUARANTEES**
- i) **Guarantees issued to collector of customs in lieu of payment of Export Duty which are valid upto 6 months.** 0.35% per quarter or part thereof – Minimum Rs. 600/- per quarter.
- ii) **Other Guarantees.**
- | | | |
|--|-----------------------------------|--------|
| | <u>First Quarter</u> | |
| | Upto Rs. 50 million | 0.40 % |
| | Above Rs. 50 million | 0.35 % |
| | <u>Subsequent Quarters</u> | |
| | Same as in first quarter. | |
- iii) **Guarantees issued on behalf of Foreign correspondents** 0.20% to 0.35% per quarter or part thereof minimum Rs. 600/- depending upon rating of correspondent
- Note:** All guarantees must contain specific amount and expiry date, commission to be charged from the date of issue till expiry of the LG or till such time the Bank is released from its liability under the guarantee which ever is later.
- F) **MISCELLANEOUS CHARGES**
- i) **Duplicate statement of account** Rs. 35/- per statement.
- ii) **Issue of SBP / NBP Cheques on behalf of customers if allowed by SBP** Rs. 300/- per cheque.
- iii) **Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances.** Rs. 150/- per annum.
- iv) **Stop payment of cheque** Rupee A/c Rs. 150/- per instruction and F.C. account USD 5/- per instruction or equivalent to other foreign currencies.

- | | | |
|-------|--|---|
| v) | Charges on cheques/instruments Returned in Inward Clearing or on Counter due to insufficient funds | Rupee A/c Rs. 300/- per cheque F.C. account USD 5/- per cheque or equivalent in other currencies. In case of insufficient balance, the credit balance available to be recovered as Charges. |
| vi) | Same day out ward clearing cheque
Same day cheque return charges
Inter city cheques charges | Rs. 150/- per instrument.
Rs. 100/- per instrument.
Rs. 100/- Flat (per instrument) |
| vii) | Confirmation of balance to auditors | Rs. 200/- per confirmation. |
| viii) | Request for issuance of Account certificate, balance certificate etc. | Rs. 150/- per request |
| ix) | Issuance of Cheque Book | Re 3/- per leaf.
USD 5/- (Flat) or equivalent in other foreign currencies.
First cheque book of 25 leaves free to all account holders. |
| x) | Standing Instructions Fee | Rs. 100/- per transaction plus remittance charges if any. |
| xi) | Service Charges on Minimum Balance Maintenance on PLS & Current Deposit Accounts | Rs 50/- per month or equivalent in other foreign currencies (if average monthly balance is below Rs. 10,000/- or equivalent in other currencies)
No Service Charges shall be deducted from Dormant Accounts. |

Note

a) Following Categories of accounts will be exempted from levy of service charges in any manner what so-ever.

1. Students (2) Mustahiqeen of Zakat (3) Employees of Govt/Semi Govt. Institutions for salary & pension purposes, including widows/children of deceased employees eligible for family pension / benevolent fund grant etc. (4) Zakat Accounts maintained for collection and disbursement of Zakat.

b) Basic Banking Accounts are exempted from all charges as stipulated in SBP BPD Circular No. 30 dated Nov. 29, 2005. Two chequing withdrawals per month free of charges. Over and above Rs.50/- per withdrawal.

Rs. 35/- for each duplicate statement of account.

xii) Account closing charges (Current/Saving Account)	NIL
xiii) Cable / Swift	Short Cable/Swift D/Cs Rs. 600/- per Cable/Swift for overseas. Full Cable/Swift D/Cs Rs. 1,250/-
xiv) Hold Mail Instructions	Rs. 1,200/- per annum
xv) Document retrieval charges /photocopy of Old record.	Rs. 500/- within one year per request Rs. 1,000/- above one year per request
xvi) Customer Document verification & Legal Opinion Charges.	Minimum Rs. 1,000/- or Actual which ever is higher.

NOTE**Other Charges**

Pricing / volume discounts on various products and services may be allowed subject to prior approval of Principal / Head Office.

Out of Pocket Expenses

Out of pocket expenses not specifically mentioned elsewhere in this Schedule of Charges in connection with the services/facilities provided to customers shall be recovered at actuals. Legal charges will be recovered at actual from the customer in addition to our tariff charges.

Charges from Bank's Staff Members:

To be allowed free of cost for the staff (personal use/ salary account only) subject to discretion of management duly authorized by BM / OM.

Note: FED @ 16% on all Non Fund Banking Services wherever applicable should be recovered from Staff members.

- Pay Order
- Demand Draft
- Online Transaction Rupee Account
- Local Collection
- Cheque Book
- Locker rent (50 % Waiver)
- Key Deposit
- PO / DD Cancellation
- Service charges on minimum balance requirement
- Duplicate Statement of Account
- ATM/ Debit/ Visa One Card (Card issuance/ replacement/ duplicate Card Issuance)
- Stop payment

G) ATM/DEBIT CARD

Joining fee	Nil
Annual fee	Nil
Card Replacement / Duplicate card Issuance	Rs. 150/-
Financial transaction from M-Net & 1-link	Rs. 15/-
Non-financial transaction from M-Net & 1-link	Rs. 5/-
Cash withdrawal from maestro / cirus (international)	3% or Rs. 300/- whichever is higher
POS transaction (International)	Upto 2% of transaction amount

H) VISA DEBIT CARD – KASB VISA ONE

Annual fee	Rs. 300/-
Card Replacement Charges	Rs. 200/-
Retrieval Charges Local	Rs. 350/-
Retrieval Charges International	Rs. 1,000/-
Arbitration Chargeback Charges	USD 500/-
Funds transfer outside KASB Bank	Rs. 50/-
ATM Withdrawal (local) at other bank	Rs. 15/-
ATM Withdrawal (International) at other bank	3% or minimum Rs. 300/-
POS Purchase (International)	3% or minimum Rs. 300/-

I) MOBILE BANKING CHARGES

Rs. 1/- on balance inquiry
Rs. 2/- on Mini statement
Rs. 5/- on funds transfer

Utility Bills Payment

Rs. 8/- per Bill as per agreement with Utility Companies

E-top up 1.5 to 3%

On each sale of Rs.100/-Rs.500/- & Rs.1000/-

J) CONSUMER ASSET PRODUCTS

1. GHAR ASAAN

i)	Processing Fee (Fresh / Enhancement)	Rs. 5,000/- or 0.05% of loan amount (whichever is higher)
ii)	Markup Rate (per annum) <u>Segment</u>	
a)	Salaried Individuals	* KIBOR + up to 400 basis points
b)	Self-employed Professionals & Businessmen	* KIBOR + up to 500 basis points
iii)	<u>Prepayment Charges</u>	<u>% of Outstanding</u>
a)	Year 1	5%
b)	Year 2	4%
c)	Year 3	3%
d)	Year 4	2%
e)	Year 5	1%
f)	BTF cases	5%
iv)	Late Payment Fee	Rs. 1,000/- or 5% of the outstanding installment amount (Whichever is higher)
a)	Prompt Payment Bonus (PPB):	Withdrawal of PPB on delinquent customers.
v)	Other Costs** <u>Property Appraisal</u>	
a)	Land	Rs. 2,000/-
b)	House/ Apartment	Rs. 4,000/-
c)	Land+BOQ / Construction Schedule	Rs. 3,500/-
d)	Construction Stages	Rs. 1,500/- each
vi)	<u>Legal Opinion</u>	
a)	Stage I	Legal - Rs. 1,000/- GC/PIR/FIR - Rs. 1,500/- Rs. 500/- for ban list review (KHI cases only).
b)	Stage II	Rs. 2,500/- + Rs. 500/- for lien placement charges
vii)	<u>Income Estimation</u>	
a)	Normal Estimation	Rs. 4,000/-
viii)	Cheque Return Fee	Rs. 500/-
ix)	Redemption Charges	Rs. 1,000/-
x)	Revocation Charges	Rs. 1,000/-

* As per Bank's policy from time to time.

** Approximate charges, subject to change as per actual.

2. KAROBAR ASAAN

i)	Processing Fee (Fresh / Enhancement / Renewal)	Rs. 5,000/- or 0.05% of loan amount (whichever is higher)
ii)	Markup Rate (per annum)	* KIBOR + up to 500 basis points
	Pre payment Penalty Karobar Asaan (Term Finance)	
iii)	<u>Prepayment Charges</u>	<u>% of Outstanding</u>
a)	Year 1	5%
b)	Year 2	4%
c)	Year 3	3%
d)	Year 4	2%
e)	Year 5	1%
f)	BTF cases	5%
iv)	Late Payment Fee	Rs. 3,000/- or 0.05% of the outstanding amount (Whichever is higher)
a)	Prompt Payment Bonus (PPB)	Withdrawal of PPB in delinquent Customers.
v)	Other Costs**	
	<u>Appraisal</u>	
a)	Constructed Property	Rs. 4,000/-
vi)	<u>Legal Opinion</u>	
a)	Stage I	Legal - Rs. 1,000/- GC/PIR/FIR - Rs. 1,500/- Rs. 500/- for ban list review (KHI cases only).
b)	Stage II	Rs. 2,500/-
vii)	<u>Income Estimation</u>	
a)	Normal Estimation	Rs. 4,000/-
b)	Estimation with Financial Statements	Rs. 10,000/-
viii)	Cheque Return Fee	Rs. 500/-
ix)	Redemption Charges	Rs. 1,000/-
x)	Revocation Charges	Rs. 1,000/-

*** As per Bank's policy from time to time.**

**** Approximate charges, subject to change as per actual.**

3. CASH ASAAN REVOLVING CREDIT

i) Documentation/ Processing Fee	Rs. 1,500/- or 1% of loan amount (which ever is higher)
ii) Line Renewal Fee (Annual)	Rs. 1,500/-
iii) Markup Rate (per annum)	*KIBOR + up to 1600 basis points
iv) Limit Enhancement Fee	Rs. 1,500/-
v) Late Payment Fee	Rs. 750/-
a) Prompt Payment Bonus (PPB)	Withdrawal of PPB in delinquent Customers.
vi) Credit Shield Insurance Premium (optional)	40 paisas per Rs. 100 per month
vii) Duplicate Bill Fee	Rs. 100/-
viii) Cheque Return Fee	Rs. 500/-
ix) Card Replacement Fee	Rs. 200/-

*** As per Bank's policy from time to time.**

4. CASH ASAAN PERSONAL FINANCE

i) Documentation/ Processing Fee	Rs. 1,500/- or 1% of loan amount (whichever is higher)
ii) <u>Markup Rate (per annum)</u>	
a) Salaried	30%
b) Self Employed Individuals	32%
iii) <u>Prepayment Charges</u>	<u>% of Outstanding</u>
a) Year 1	5%
b) Year 2	4%
c) Year 3	3%
d) Year 4	2%
e) Year 5	1%
iv) Late Payment Fee	Rs. 750/-
v) Limit Enhancement Fee	Rs. 1,500/-
vi) Loan Top – up Fee	Rs. 1,000/-
vii) Cheque Return Fee	Rs. 500/-
viii) Duplicate Schedule Fee	Rs. 50/-

5. EDUCATION ASAAN

i) <u>Documentation/ Processing Fee</u>	
a) Schools	Rs. 2,000/-
b) Colleges/ Universities	Rs. 2,000/-
ii) <u>Annual Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
iii) <u>Cheque Return Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
iv) <u>Late Payment Fee</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	Rs. 500/-
v) Markup Rate (per annum)	22%
vi) <u>Credit Shield Insurance Premium</u> <u>(optional)</u>	
a) Schools	40 paisas per Rs. 100/- per month
b) Colleges/ Universities	40 paisas per Rs. 100/- per month
vii) <u>Fee Continuation Plan Premium</u> <u>(optional)</u>	
a) Schools	Rs. 150/-
b) Colleges/ Universities	Rs. 300/-
viii) <u>Per Transaction Fee</u>	
a) Schools	Rs. 150/-
b) Colleges/ Universities	< 6 months semester = Rs. 250/- = 6 months semester = Rs. 500/- > 6 months semester = Rs. 750/-
ix) <u>New Enrolment</u>	
a) Schools	Rs. 500/-
b) Colleges/ Universities	N/A

Note:

The bank reserves the right to change the above periodically. All government excise and stamp duties, taxes, Federal Excise Duty and correspondent bank charges (if any) are for customers' account and will be charged in addition to our charges.