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Schedule of Charges

Effective from 01-01-2019 to 30-06-2019

Sr.#	Description	Charges
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GENERAL BANKING

1. Account Opening

Initial Deposit Requirement		
a	Current/ Saving/ Asan/ Asan Remittance Account	Rs. 100/- (Plus Cheque-book Charges/ATM Card Issuance Charges)
b	BBA (Basic Banking Account)	Rs. 1,000/-
c	DSP (Daily Saving Product)	Rs. 1,000/-
Minimum Monthly Average Balance Requirement		
d	Service Charges (Where Current Account Balance falls below monthly average balance of Rs. 1,000/-)	Rs. 50/- per month + Tax

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

- Salary, Loan & Student Accounts
- All link accounts having outstanding balance in TDRs.
- All loan accounts
- Mustaheqeen of Zakat (Also exempted from Initial deposit requirement)
- Employee of Government / Semi Government institutions for salary (Also exempted from Initial deposit requirement).
- Widows (Also exempted from Initial deposit requirement).
- Children of deceased employees eligible for family pensions (Also exempted from Initial deposit requirement).
- Benevolent grant etc. (Also exempted from Initial deposit requirement)
- Account of Citizen Committee Boards
- School Management Committee Accounts (SMC)
- Accounts opened for pension purposes
- Accounts opened by senior citizens and physical handicapped persons

2. Counter Charges

a.	Cheque Return on Counter	Rs. 250/- per instrument + Tax (Where Return Memo is attached)
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3. Clearing

a	Intercity Clearing	Rs. 125/- per instrument + Tax
b	Same Day Clearing	Rs. 250/- per instrument (Plus the Drawee Bank Charges)+Tax
c	Intercity Clearing Return Charges	Rs. 200/- per instrument (Plus the Drawee Bank Charges)+Tax
d	Same Day Clearing Return	Rs. 200/- per instrument + Tax
e	Cheque Return Charges (inward)	Rs. 250/- per instrument + Tax (Applicable on Funds Insufficient & Signature Differ Cases)

4. OBC Collection		
a	Clean Collection (Cheques)	Rs. 250/- per instrument and actual DD/ PO charges, charged by the Drawee Bank + Tax
b	OBC Return	Rs. 250/- per instrument +Tax
5. Issuance of Payment Order		
a	For Account Holder	Rs. 125/- per instrument + Tax
b	For Non-Account Holder	0.65% on value of Pay Order, Minimum Rs. 400 + Tax
6. Pay Order Cancellation Charges		
a	For Account Holder	Rs. 150/- per instrument + Tax
b	For Non-Account Holder	Rs. 400/- per instrument + Tax
7. Duplicate Pay Order Issuance		
a	For Account Holder	Rs. 200/- per instrument + Tax
b	For Non-Account Holder	Rs. 400/- per instrument + Tax
Note: Charges for making Pay Order/ Any other related instrument for payment of fee/ dues in favor of educational institutions, HEC/ Board etc. is 0.50% of fee/dues or Rs. 25/- per instrument whichever is less.		
8. Call Deposit Receipt Issuance/ Cancellation		
a	For Account Holder	Rs. 150/- per instrument + Tax
b	Cancellation Charges	Rs. 200/- per instrument + Tax
9. Duplicate Call Deposit Receipt Issuance		
a	For Account Holder	Rs. 200/- per instrument + Tax
10. Cheque Book Charges		
a	10 Leaves	Rs. 100/- (Plus Tax)
b	25 Leaves	Rs. 250/- (Plus Tax)
c	50 Leaves	Rs. 500/- (Plus Tax)
d	100 Leaves	Rs. 1000/- (Plus Tax)
11. Guarantees		
a	Pricing/ Commission	10% + FED (For one Year) 20% + FED (For more than One Year)
b	Line Processing Fee	Rs. 2,000/-
12. Online Banking Charges		
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

13. ATM Related Charges			
a	ATM Card Issuance Fee	Rs. 250/- per card + Tax	
b	ATM Card Replacement Fee	Rs. 250/- per card + Tax	
c	ATM Card Annual Charges	Rs. 250/- + Tax	
d	Use of ATM Card for AMBL Customers	Free on AMBL's ATMs	
e	Use of ATM Card at 1-Link switches	Rs. 18.75 per transactions charged by the other Bank at their ATM Machine	
f	Balance inquiry AMBL Customers	Free at AMBL ATM Machine-1Link switch	
g	Balance inquiry AMBL Customers through 1-Link switch member bank	Rs. 2.5 per inquiry at 1-Links switch charged by Member Bank at their ATM Machine	
h	IBFT Charges per transaction	Rs. 100/ + Tax	
i	SMS Alert Charges	Rs. 35/- per month + Tax	
14. Mobile Phone Banking			
a	IBFT Charges/ Payments	Rs. 50/- per Transaction	
15. RTGS Charges			
i	MT 103 (Monday to Friday) • PKR 1 Million or above • Subject to Treasury's Approval	9pm to 1:30pm	Rs. 220/- per Transaction
		1:30pm to 3pm	Rs. 330/- per Transaction
		3pm to 4pm	Rs. 550/- per Transaction
ii	MT 102 (Monday to Friday) • PKR 100,000 to PKR 999,999	9am to 4pm	Rs. 50/- per Transaction
16. Locker Charges			
		Rent (Per Annum)	Security Deposit
a	Small Locker Rent	Rs. 2,500/- p.a + Tax	or 20,000/- 25,000/- 30,000/-
b	Medium Locker Rent	Rs. 3,500/- p.a + Tax	
c	Large Locker Rent	Rs. 5,000/- p.a + Tax	
d	Key Deposit	Rs. 2,500/- (Refundable)	
e	Breaking Charges	Rs. 5,000/- or Actual Charges + Tax (whichever is higher)	
f	Late Payment Charges	Rs. 100/- per month (After 1 Month Grace Period)	
<p>Note: Staff will be allowed one small locker each free of Key Deposit while rent will be 50% of the present rate. Individual Customers, maintaining Monthly Average Balance of Rs. 1 M (in Current Account), Rs. 2 M (Saving & Daily Saving Product Accounts) and 3 M (in Term Deposit), shall be eligible for complimentary 'Locker Facilities'.</p>			
17. Telecommunication/Courier/Postage			
a	Courier Intercity	Rs. 125/- per item	
b	Courier within city	Rs. 65/-, maximum Rs. 125/- per item	
c	Postage Minimum	Rs. 65/- or actual whichever is higher	

18. Miscellaneous		
a	Stop payment Charges	Rs. 200/- + Tax
b	Stop payment Charges (Series of Cheques)	Rs. 300/- + Tax
c	Loss of cheque book requisition	Rs. 300/- + Tax
d	Standing Instruction	Rs. 100/- per instruction + Tax
e	Account closure charges	Free
f	Account Maintenance/ Balance Confirmation/ Tax Deduction Certificate Issuance Charges	Rs. 250/ + Tax (per certificate)
g	Additional statement of account/ advice	Rs. 35 (inclusive of FED)
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/ Asan Current	0.3 MN
Saving/ Asan Saving	0.5 MN
Daily Product	3.0 MN
Term	3.0 MN

1. Banking Services

- ❖ Pay Order issuance/ cancellation
- ❖ Cheque Book issuance (25 leaves only)
- ❖ Minimum Balance Charges
- ❖ Account Statements
- ❖ Bank Certificates
- ❖ Online Banking Services
- ❖ ATM Card Issuance Charges
- ❖ SMS Alert Charges
- ❖ Same Day/ Intercity clearing

LOANS

Description	Loan Type	Charges
Loan Processing Charges	General Loan (Up to Rs.50,000/-)	2.5% of the Finance amount
	General Loan (Rs. 50,001/- to Rs. 150,000/-)	2.5% of the Finance amount OR Rs.3,000/-whichever is higher
	Enterprise Loan	2% of the Finance amount OR Rs.7,500/-whichever is less
	Apni Sawari- Deals	1,000/-
	Sawari 4- Wheelers	4,000/-
	Sawari 4- Wheelers (Used)	4,000/-
	Apna Tractor Loan	4,000/-
	Apna House Loan	4,000/-
Vehicle Registration Service Charges	2 & 3 wheelers	Up to Rs. 3,000/-
	4- Wheelers	Up to Rs. 5,000/-
Vehicle Evaluation Charges	4- Wheelers (Used)	Up to Rs. 5,000/-
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 (In case of litigation/settlement)	-	At Actual
Legal Opinion Charges		At Actual
Documentation Charges	-	Rs. 500/- (For Punjab & KPK) 0.3% of financed amount (For Sindh)
Insurance Charges (Asset/Life)	-	At Actual
Valuation Charges of Gold Smith	-	Rs. 1,000/-per valuation
Evaluation Charges for House Loan (Staff/customer)	-	At Actual

Renewal Cases		
a	Processing Fee	2% of the loan amount or Rs.1000/- whichever is higher + Tax
b	Documentations charges	Rs. 500/- (For Punjab & KPK) 0.3% of financed amount (For Sindh)
c	Insurance Cover Charges	As per actual

IMPORTANT NOTES:

1 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 Group Head Business/ Head Operations with recommendation of respective Regional Business Head/ 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.

A	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%

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;-

1. 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% |

2. 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

1. 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

2. 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 100% waiver on all charges except Government levies.

5 Clearing return charges will not be charged in case of outward clearing, where cheque is returned due to any overlook of banks' staff.

6 In Saving Accounts, Profit Rate shall be calculated on per annum percentage of profit, based on monthly average balance maintained by the customer.

7 10% education CESS on Income Tax shall be deducted in Jurisdiction of Azad Jammu & Kashmir. All Government levies may vary upon Government instructions.