

## NOTICE TO FAYSAL BANK LIMITED CUSTOMERS

Dear Customer

Faysal Bank Limited will revise its Schedule of Charges (SOC) effective January 01, 2017 for both Conventional and Islamic banking.

The updated version of the SOC is available in the branches and can be accessed on the Bank's website on the following link:

<http://www.faysalbank.com/schedule-of-charges>

In case you are not satisfied with our revised service charges, please notify us latest by December 31, 2016 (within 30 days) by visiting your branch or through our Customer Interaction Center at 111 06 06 06.

Thank you.

Faysal Bank Limited

[www.faysalbank.com](http://www.faysalbank.com)

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## نوٹس برائے فیصل بینک لمیٹڈ کسٹمرز

معزز صارفین

فیصل بینک لمیٹڈ اپنی دونوں اسلامک اور کنونشنل بینکنگ میں 01 جنوری 2017 سے اپنے جاری کردہ (SOC) شیڈول آف چارجز میں تبدیلی کرے گا۔

نئے/تبدیل شدہ (SOC) شیڈول آف چارجز براؤنچر میں موجود ہیں اور بینک کی ویب سائٹ پر بھی مندرجہ ذیل لنک پر دیکھے جاسکتے ہیں۔

<http://www.faysalbank.com/schedule-of-charges>

اگر آپ تبدیل شدہ چارجز سے مطمئن نہ ہوں تو براہ مہربانی 30 دن کے اندر 31 دسمبر 2016 تک اپنی براؤنچ یا ہمارے کسٹمر انٹرایکشن سینٹر 111 06 06 06 پر ہمیں مطلع کریں۔

شکریہ

فیصل بینک لمیٹڈ

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[www.faysalbank.com](http://www.faysalbank.com)

## General Banking

### Existing SOC

#### 2. Issuance/Cancellation of Demand Draft (LCY & FCY) & Pay Order:

i)	Pay Order Issuance	Rs. 200/- (flat)
iii)	Cancellation of Pay order	Rs.400/-
vi)	Cancellation of Demand Draft (Local Currency)	Rs.400/-
x)	Call Deposit Receipt (CDR) Issuance & Cancellation Charges	NIL

#### 3 Remittances and Collection of Cheques (Local Currency & Foreign Currency):

iii)	Intercity Clearing	Rs. 240/-  There will be no intercity charges between Islamabad and Rawalpindi.
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<b>x) Inter Bank Funds Transfer: - RTGS (Real Time Gross Settlement)</b>			
a. Inter Bank Funds Transfer: - RTGS (MT 102)		Rs. 50/-	
b. Inter Bank Funds Transfer: - RTGS(Real Time Gross Settlement) (MT 103)			
Days	Transaction Time	Corporate / Commercial	Retail / Priority
Monday to Friday	9:00AM to 2:00PM	200/-	220/-
	2:00PM to 3:30PM	300/-	330/-
	3:30PM to 4:30PM	500/-	550/-

#### 5. Cheque Return Charges:

i)	Clearing	
	Inward (within City)	Rs. 475/-
	Inward (Intercity)	Rs. 475/-
	Inward (Same Day)	Rs. 475/-
	Outward (within city)	Nil
	Outward (Intercity)	Rs.175/-
		(No charges in case of return of loan installment cheques)
		There will be no charges between Islamabad and Rawalpindi.

#### 6. Cheques / Cheques Book

i)	Issuance of cheque Books	Rs.8/- per leaf (No charges to be collected from staff salary a/c)
ii)	New Cheque book in lieu of lost requisition slip	Rs.250/- plus Rs.8/- per leaf

#### 9. Charges for Not Maintaining Minimum Monthly Average Balance:

Service Charges are applicable on all PLS / Current accounts (where average balance during the month falls below the required threshold) except on Basic Banking Account, Barkat Asaan Current Account, Barkat Savings Account (LCY) & Barkat Asaan Saving Account

#### Minimum Monthly Average Balance Requirement

i)	Barkat Current Account	Rs. 5000/-
vii)	Barkat FCY Current Account	USD 500 GBP 300 EUR 350

### Proposed SOC

i)	Pay Order Issuance	Rs. 240/- (flat)
iii)	Cancellation of Pay order	Rs.475/-
iv)	Cash Pay Order Issuance for Non Account Holder	Rs.500/-
vii)	Cancellation of Demand Draft (Local Currency)	Rs.475/-
x)	Issuance of Call Deposit Receipt (CDR)	Rs. 100/-
xi)	Cancellation of Call Deposit Receipt (CDR)	NIL

iii)	Intercity Clearing	Rs. 275/- per instrument  There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities.
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<b>x) Inter Bank Funds Transfer: - RTGS (Real Time Gross Settlement)</b>			
a. Inter Bank Funds Transfer RTGS (MT 102) from 9:00 am to 3:00 pm (Monday to Friday)		Rs. 50/-	
b. Inter Bank Funds Transfer: - RTGS(Real Time Gross Settlement) (MT 103)			
Days	Transaction Time	Corporate / Commercial	Retail / Priority
Monday to Friday	9:00AM to 2:00PM	200/-	220/-
	2:00PM to 3:00PM	300/-	330/-

i)	Clearing	
	Inward (within City)	Rs. 500/-
	Inward (Intercity)	Rs. 500/-
	Inward (Same Day)	Rs. 500/-
	Outward (within city)	Nil
	Outward (Intercity)	Rs.175/-
	Collection Cheque Return	Rs. 500/-
		(No charges in case of return of loan installment cheques)
		There will be no charges between Islamabad and Rawalpindi as these are twin cities.

i)	Issuance of cheque Books	Rs.10/- per leaf (No charges to be collected from staff salary a/c)
ii)	New Cheque book in lieu of lost requisition slip	Rs.250/- plus Rs.10/- per leaf

Service Charges are applicable on all PLS accounts (where average balance during the month falls below the required threshold) except on Barkat Savings Account (LCY) & Barkat Asaan Saving Account.

i)	Barkat Current Account	NIL
vii)	Barkat FCY Current Account	NIL

## General Banking

### Existing SOC

#### 12. Safe Deposit Lockers:

a.	Annual Rental of Safe Deposit Lockers	
	i) Small	Rs.2,500
	ii) Medium	Rs.4,000
	iii) Large	Rs.5,500
	iv) Extra Large	Rs.6,000/-

#### 13. Miscellaneous:

ii)	Account maintenance /Proprietorship/reference /balance confirmation certificates	Rs.300/- per certificate
iii)	Balance confirmation to auditors	Rs.300/- per certificate

#### 14. Premature Encashment of Barkat Investment Certificates

##### i) Premature encashment of Barkat Islamic Investment Certificate (BIIC)

- a) Minimum investment period in BIIC is one (1) month. If this period is not completed, no profit will be paid and only the investment amount will be credited to the customer's Profit & Loss Sharing / Current account.
- b) If the request for premature encashment is received after completion of one month but before the completion of the agreed term, then profit will be recalculated on the basis of final rates declared every month applicable to the nearest completed term during the period between the date of issue of BIIC and its premature encashment, and will be credited to the customer's Profit & Loss Sharing/Current account.
- c) Broken period will be remunerated on the basis of last declared final rate for completed term. This will happen when the date of pre-mature encashment falls on a date preceding the date of profit declaration and profit has to be calculated for the number of days for which the amount remained invested.

##### ii) Premature encashment of Barkat Monthly Investment Certificate (BMIC)

- a.) It will not be entitled to profit if it has not completed thirty (30) days. Any profit credited to holder's account for the previous month will be reversed. If the account is not showing sufficient balance, the differential will be adjusted against the sum invested with Bank.
- b) Before the sum invested has completed Ninety (90) days from the date of investment but has completed eighty Nine (89) days, profit will be recalculated at the rate declared on one (1) month BIIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debiting his/her account or adjustment against the sum invested with Bank.
- c) If all terms as stated in clause (b) remain the same, but the investment has completed one hundred and seventy nine (179) days, profit will be recalculated at the rate declared on three (3) month BMIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debit to account or adjustment against the sum invested with Bank.
- d) When the investment has completed one hundred and eighty (180) days but has not completed three hundred and sixty five (365) days, profit will be calculated at the rate declared for six (6) month BMIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debit to account or adjustment against principal.

### Proposed SOC

a.	Annual Rental of Safe Deposit Lockers	
	i) Small	Rs. 3,000/-
	ii) Medium	Rs. 4,500/-
	iii) Large	Rs. 6,000/-
	iv) Extra Large	Rs. 6,500/-
d.	Locker Late Fee Charges	Rs. 300 flat

ii)	Account maintenance /Proprietorship/reference /balance confirmation certificates	Rs. 350/- per certificate
iii)	Balance confirmation to auditors	Rs.350/- per certificate

- a) Minimum investment period in BIIC is one (1) month. If this period is not completed, then the profit will be recalculated on the basis of Minimum final rates for Barkat Saving account and will be credited to the customer's Profit & Loss Sharing / Current account.
- b) If the request for premature encashment is received after completion of one month but before the completion of the agreed term, then profit will be recalculated on the basis of final rates declared every month applicable to the nearest completed term during the period between the date of issue of BIIC and its premature encashment, and will be credited to the customer's Profit & Loss Sharing/Current account.
- c) Broken period will be remunerated on the basis of last declared final rate for completed term. This will happen when the date of pre-mature encashment falls on a date preceding the date of profit declaration and profit has to be calculated for the number of days for which the amount remained invested.

- a) Minimum investment period in BMIC is 3 months. If request of premature encashment is received before the completion of one month, then the profit will be recalculated on the basis of Minimum final rates for Barkat Saving account and will be credited along with the investment amount to the customer's Profit & Loss Sharing / Current account. If request of premature encashment is received after the completion of one month but before the completion of 3 months, then the profit will be recalculated on the basis of 1 Month (BIIC) and will be credited along with the investment amount to the customer's Profit & Loss Sharing / Current account. Excess profit paid will be recovered from the holder by debiting his/her account or adjustment against the sum invested with Bank.
- b) Before the sum invested has completed Ninety (90) days from the date of investment but has completed eighty Nine (89) days, profit will be recalculated at the rate declared on one (1) month BIIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debiting his/her account or adjustment against the sum invested with Bank.
- c) If all terms as stated in clause (b) remain the same, but the investment has completed one hundred and seventy nine (179) days, profit will be recalculated at the rate declared on three (3) month BMIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debit to account or adjustment against the sum invested with Bank.
- d) When the investment has completed one hundred and eighty (180) days but has not completed three hundred and sixty five (365) days, profit will be calculated at the rate declared for six (6) month BMIC for the last month before the date of encashment. Excess profit paid will be recovered from the holder by debit to account or adjustment against principal.

## Cash Management Services

### Existing SOC

#### 1. Electronic Channels:

Note:	
- All exceptions to the charges mentioned in above categories will be as per arrangement with the customer and as approved by the Bank's Management. Pricing of financial instruments and transactions for customers availing cash management services, will be decided on a case to case basis depending on their transactional volume and account balances, in accordance with our special/structured or standard arrangements with them.	
- Based on annual volume commitments and security offered and subject to prior approval by concerned sanctioning authority the bank reserves the right to charge different rates as per arrangement with customer/group.	

### Proposed SOC

#### 1. Electronic Channels:

Note:	
-All exceptions to the charges mentioned in above categories will be as per arrangement with the customer and as approved by the Bank's Management. Pricing of financial instruments and transactions for customers availing cash management services, will be decided on a case to case basis depending on their transactional volume and saving account balances (Mudarabah based), in accordance with our special/structured or standard arrangements with them.	
-All service charges/fees for Cash Management Products (Collection & Payment) will be decided on a case to case basis through agreement between the customer and the bank.	

## Electronic Banking

### Existing SOC

#### 1. ATM

a.	Cash Withdrawal fees through ATM:	
iv)	All other ATMs (Outside Pakistan)	2.5% or Rs.225/- whichever is higher Max upto Rs.2500/-
b.	Balance Inquiry fee through ATM	
iv)	All other ATMs (Outside Pakistan)	Rs.150/-
c.	Funds Transfer fees through ATM	
ii)	To accounts with 1LINK Participating Banks	Rs. 75/-

#### 2. Mobile Banking

a.	Funds Transfer fees through Mobile Banking	
ii)	Interbank funds transfer	Rs. 75/-

#### 3. SMS Alerts

a.	Membership fee (in advance)	
ii)	Monthly option	Rs. 50/-

#### 5. Debit Card

a.	Membership fee in advance	
iii)	Union Pay Debit Classic	Rs. 250/-
iv)	UnionPay Debit Gold	Rs. 500/-
c.	Other Debit Card fees	
iii)	Point of Sales (POS) transactions- Outside Pakistan	1.8% or Rs. 120 whichever is higher with maximum charges of Rs.3000/-

#### 6. Contact Centre

a)	Issuance of drafts & pay orders (local & foreign currency) from, -Demand Draft (LCY)	0.06% or min Rs.175/- max upto Rs.1,750/-
	-Demand Draft (FCY)	Rs.425/-
d)	Stop payment of cheques Stop payment of lost cheque book	Rs.Rs.150/- per instrument Rs.100/- plus Rs.5/- per leaf

### Proposed SOC

a.	Cash Withdrawal fees through ATM:	
iv)	All other ATMs (Outside Pakistan)	3% or Rs. 270/- whichever is higher max upto Rs. 3,000/-
b.	Balance Inquiry fee through ATM	
iv)	All other ATMs (Outside Pakistan)	Rs.180/-
c.	Funds Transfer fees through ATM	
ii)	To accounts with 1LINK Participating Banks	Rs. 90/-

a.	Funds Transfer fees through Mobile Banking	
ii)	Interbank funds transfer	Rs. 90/-

a.	Membership fee (in advance)	
ii)	Monthly option	Rs. 60/-

#### 4. Faysal SMS Banking

i)	Subscription Fee	30 days for Rs. 60/-
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a.	Membership fee in advance	
iii)	UnionPay Debit Classic	Rs. 300/-
iv)	UnionPay Debit Gold	Rs. 550/-
vii)	PayPak Card Annual Fee	Rs. 700/-
c.	Other Debit Card fees	
iii)	Point of Sales (POS) transactions- Outside Pakistan	1.8% or Rs. 120 whichever is higher with maximum charges of Rs.3000/-

a)	Issuance of drafts & pay orders (local & foreign currency) from, -Demand Draft (LCY)	Please refer to General Banking Charges on SOC Page 19
	-Demand Draft (FCY)	
d)	Stop payment of cheques Stop payment of lost cheque book	Please refer to General Banking Charges on SOC Page 21

## Consumer Financing

### Existing SOC

#### 2. Barkat Auto Financing

a)	Processing Fee	Rs.5,000/- for one vehicle. For fleet financing, fee to be decided on a case to case basis with the customer.
c)	Full Payoff of cars	5% (on principle outstanding amount)

### Proposed SOC

a)	Processing Fee	Rs.6,000/- (16% FED) for one vehicle. For fleet financing, fee to be decided on a case to case basis with the customer.
c)	Full Payoff of cars	1st & 2nd Year : 6% of the outstanding 3rd,4th &5th Year: 5% of the outstanding

## Financing

### Existing SOC

### Proposed SOC

#### 2. Custodial Service Charges on IPS Accounts:

i)	IJARA SUKUK	Rs. 500/- per transaction plus applicable FED (Sale/Purchase/Transfer)
iii)	IJARA SUKUK	Rs. 500/- per transaction plus applicable FED (Sale/Purchase/Transfer)
iv)	IJARA SUKUK	Rs. 500/- per transaction plus applicable FED (Sale/Purchase/Transfer)

i)	TBILL/PIB/IJARA SUKUK Transaction charges	
i)	Annual account service charges	Rs. 1,000/- (Annually) + Applicable FED
i)	Duplicate IPS Statement charges	Rs. 35/- (Inclusive FED)

## Miscellaneous

### Existing SOC

### Proposed SOC

#### General

i) This tariff is valid for six months commencing July 01 2016 till December 31, 2016.
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i) This tariff is valid for six months commencing January 01 2017 till June 30, 2017.
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xiii.	No charges to be deducted for the Zakat and Tax certificates.
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## Introduction of

## Barkat Solitaire Wealth Management Services

**Eligibility:** All individual customers maintaining Quarterly Average Balance as per the following grid, will be eligible for complementary services listed below

Type	Deposit Threshold (in Rs.)
Current	3 MN
Savings	3 MN
Term	3 MN
Total Relationship	3 MN

#### 1. Bank Services

<ul style="list-style-type: none"> <li>v Account Statements</li> <li>v Bank Certificates</li> <li>v Debit/Credit Advices</li> <li>v Cheque Book</li> <li>v Demand Drafts / Payorder Issuance</li> <li>v Stop Payment on Cheques</li> <li>v Returned Cheques /Drafts (drawn on other banks)</li> <li>v Payorder Cancellation / Encashment</li> <li>v FCY Telegraphic Transfers</li> <li>v Minimum Balance Charges</li> <li>v Standing Instructions Fee</li> <li>v Copy of Paid Cheques (within 30 days)</li> <li>v Same Day Clearing</li> <li>v Online Banking Services</li> <li>v E-Statements</li> </ul>
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#### 2. Barkat Auto Financing

50% Processing fee
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#### 3. Barkat Platinum Debit Card

All Individual customers maintaining Yearly Average Balance as per the above mentioned grid, will be eligible for complementary Barkat Platinum Debit Card(s)
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