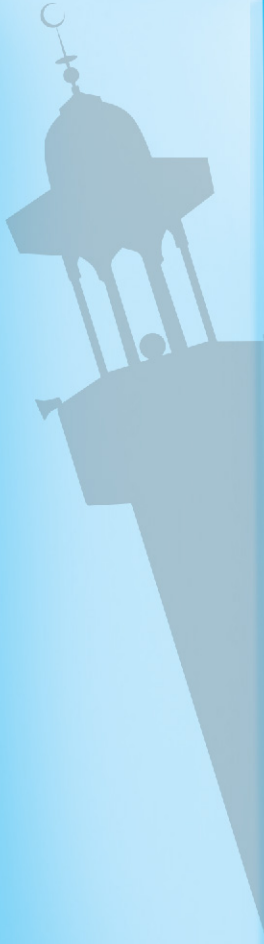




faysabank



From January 1 to June 30, 2018

Schedule of Bank Charges

barkat
islamic banking

Bank on Ambition

SHARIAH CERTIFICATE

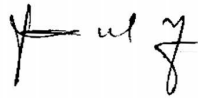
Faysal Bank Limited-Barkat Islamic Banking, Schedule of Charges (SOC) for the period of January 2018 - June 2018 has been reviewed and found to be in compliance with Shariah principles.

And Allah knows the Best.

Regards



Mufti Khawaja Noor ul Hassan
Resident Shariah Board Member



Mufti Mohib Ul Haq Siddiqui
Chairman Shariah Board

Content

| S. No. | Description | Page |
|------------------------------------|--|------|
| Trade Services | | |
| 1 | Imports | 4 |
| 2 | Exports | 12 |
| 3 | Inland Letter of Credit | 13 |
| 4 | Guarantees | 15 |
| 5 | Miscellaneous | 18 |
| General Banking | | |
| 1 | Deposit of Drafts & Cheques | 19 |
| 2 | Issuance/Cancellation of Demand Draft (LCY&FCY) & Pay Order | 19 |
| 3 | Remittances and Collection of Cheques (LCY & FCY) | 20 |
| 4 | Clearing (Outward) | 21 |
| 5 | Cheque Return Charges | 21 |
| 6 | Cheques / Cheque Books | 21 |
| 7 | Standing Instructions Fee | 21 |
| 8 | Basic Banking Account | 22 |
| 9 | Charges for Not Maintaining Monthly Average Balance | 22 |
| 10 | Article in Safe Deposit Fee | 23 |
| 11 | Safe Deposit Lockers | 23 |
| 12 | Miscellaneous | 24 |
| 13 | Barkat Investment Certificate (BIC) | 24 |
| 14 | Premature Encashment of Barkat Investment Certificates (LCY & FCY) | 27 |
| 15 | Premature Encashment Illustrations | 28 |
| 16 | Communication Tariff | 31 |
| 17 | Barkat Kamil Business Account | 32 |
| Cash Management Services | | |
| 1 | Electronic Channels | 33 |
| Electronic Banking Services | | |
| 1 | ATM | 34 |
| 2 | Mobile Banking | 34 |

Content

| | | |
|--|--|----|
| 3 | Internet Banking | 35 |
| 4 | SMS Alert | 35 |
| 5 | Faysal SMS Banking | 35 |
| 6 | E-Statement | 35 |
| 7 | Debit Cards | 35 |
| 8 | Vitual Card | 36 |
| 9 | PayPak Card | 37 |
| 10 | Contact Centre | 37 |
| Consumer Financing Products | | |
| 1 | Barkat Islamic Home Finance | 38 |
| 2 | Barket Islamic Auto Finance | 38 |
| 3 | Legal Charges (Autos & Home Finance) | 39 |
| 4 | Charges for Recovery suit under FIO 2001 in banking court | 39 |
| Financing | | |
| 1 | Charges Recoverable in Addition to Profit / Return on Investment | 40 |
| 2 | Custodial and Transaction Services Charges on IPS Accounts | 40 |
| Barkat Solitaire Wealth Management Services | | |
| 1 | Bank Services | 41 |
| 2 | Barkat Auto Finacing | 41 |
| 3 | Barkat Platinum Visa Debit Card | 41 |
| Miscellaneous | | |
| 1 | General | 42 |

Trade & Business Services

1. Imports -- i

A. Letter of Credit

| Amount Range (In Rupees) | | 1st Quarter or Part thereof | Subsequent Quarters or Part thereof |
|-----------------------------|------------|--------------------------------|---|
| From | To | | |
| Amount upto | 500,000 | 2,300 | 2,300 |
| 500,001 | 800,000 | 3,900 | 2,300 |
| 800,001 | 1,000,000 | 5,400 | 3,060 |
| 1,000,001 | 1,500,000 | 7,500 | 4,250 |
| 1,500,001 | 2,000,000 | 10,500 | 5,950 |
| 2,000,001 | 2,500,000 | 13,500 | 7,650 |
| 2,500,001 | 3,000,000 | 16,500 | 9,350 |
| 3,000,001 | 3,500,000 | 19,500 | 11,050 |
| 3,500,001 | 4,000,000 | 22,500 | 12,750 |
| 4,000,001 | 4,500,000 | 25,500 | 14,450 |
| 4,500,001 | 5,000,000 | 28,500 | 16,150 |
| 5,000,001 | 5,500,000 | 31,500 | 17,850 |
| 5,500,001 | 6,000,000 | 34,500 | 19,550 |
| 6,000,001 | 6,500,000 | 37,500 | 21,250 |
| 6,500,001 | 7,000,000 | 40,500 | 22,950 |
| 7,000,001 | 7,500,000 | 43,500 | 24,650 |
| 7,500,001 | 8,000,000 | 46,500 | 26,350 |
| 8,000,001 | 8,500,000 | 49,500 | 28,050 |
| 8,500,001 | 9,000,000 | 52,500 | 29,750 |
| 9,000,001 | 9,500,000 | 55,500 | 31,450 |
| 9,500,001 | 9,999,999 | 58,500 | 33,150 |
| 10,000,000 | 12,500,000 | 54,000 | 33,750 |
| 12,500,001 | 15,000,000 | 66,000 | 41,250 |
| 15,000,001 | 17,500,000 | 78,000 | 48,750 |
| 17,500,001 | 20,000,000 | 90,000 | 56,250 |
| 20,000,001 | 22,500,000 | 102,000 | 63,750 |
| 22,500,001 | 25,000,000 | 114,000 | 71,250 |
| 25,000,001 | 27,500,000 | 126,000 | 78,750 |
| 27,500,001 | 30,000,000 | 138,000 | 86,250 |

Trade & Business Services

| | | | |
|-------------|-------------|---------|---------|
| 30,000,001 | 32,500,000 | 150,000 | 93,750 |
| 32,500,001 | 34,999,999 | 162,000 | 101,250 |
| 35,000,000 | 37,500,000 | 145,000 | 101,500 |
| 37,500,001 | 40,000,000 | 155,000 | 108,500 |
| 40,000,001 | 42,500,000 | 165,000 | 115,500 |
| 42,500,001 | 45,000,000 | 175,000 | 122,500 |
| 45,000,001 | 47,500,000 | 185,000 | 129,500 |
| 47,500,001 | 50,000,000 | 195,000 | 136,500 |
| 50,000,001 | 52,500,000 | 205,000 | 143,500 |
| 52,500,001 | 55,000,000 | 215,000 | 150,500 |
| 55,000,001 | 57,500,000 | 225,000 | 157,500 |
| 57,500,001 | 60,000,000 | 235,000 | 164,500 |
| 60,000,001 | 62,500,000 | 245,000 | 171,500 |
| 62,500,001 | 65,000,000 | 255,000 | 178,500 |
| 65,000,001 | 67,500,000 | 265,000 | 185,500 |
| 67,500,001 | 70,000,000 | 275,000 | 192,500 |
| 70,000,001 | 72,500,000 | 285,000 | 199,500 |
| 72,500,001 | 75,000,000 | 295,000 | 206,500 |
| 75,000,001 | 77,500,000 | 305,000 | 213,500 |
| 77,500,001 | 80,000,000 | 315,000 | 220,500 |
| 80,000,001 | 82,500,000 | 325,000 | 227,500 |
| 82,500,001 | 85,000,000 | 335,000 | 234,500 |
| 85,000,001 | 87,500,000 | 345,000 | 241,500 |
| 87,500,001 | 90,000,000 | 355,000 | 248,500 |
| 90,000,001 | 92,500,000 | 365,000 | 255,500 |
| 92,500,001 | 95,000,000 | 375,000 | 262,500 |
| 95,000,001 | 97,500,000 | 385,000 | 269,500 |
| 97,500,001 | 99,999,999 | 395,000 | 276,500 |
| 100,000,001 | 102,500,000 | 283,500 | 232,875 |
| 102,500,001 | 105,000,000 | 290,500 | 238,625 |
| 105,000,001 | 107,500,000 | 297,500 | 244,375 |
| 107,500,001 | 110,000,000 | 304,500 | 250,125 |
| 110,000,001 | 112,500,000 | 311,500 | 255,875 |

Trade & Business Services

| | | | |
|-------------|-------------|---------|---------|
| 112,500,001 | 115,000,000 | 318,500 | 261,625 |
| 115,000,001 | 117,500,000 | 325,500 | 267,375 |
| 117,500,001 | 120,000,000 | 332,500 | 273,125 |
| 120,000,001 | 122,500,000 | 339,500 | 278,875 |
| 122,500,001 | 125,000,000 | 346,500 | 284,625 |
| 125,000,001 | 127,500,000 | 353,500 | 290,375 |
| 127,500,001 | 130,000,000 | 360,500 | 296,125 |
| 130,000,001 | 132,500,000 | 367,500 | 301,875 |
| 132,500,001 | 135,000,000 | 374,500 | 307,625 |
| 135,000,001 | 137,500,000 | 381,500 | 313,375 |
| 137,500,001 | 140,000,000 | 388,500 | 319,125 |
| 140,000,001 | 142,500,000 | 395,500 | 324,875 |
| 142,500,001 | 145,000,000 | 402,500 | 330,625 |
| 145,000,001 | 147,500,000 | 409,500 | 336,375 |
| 147,500,001 | 150,000,000 | 416,500 | 342,125 |

- i) All L/C amount exceeding Rs150 million shall attract additional services charges of Rs 5,000/- (first quarter) per Rs.1 million each (or part thereof) and Rs. 2,500/- (for subsequent Quarter).
- ii) Discounts may be offered in the above mentioned service charges subject to the management's approval.
- iii) As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood-e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.

| | | |
|----|---|---|
| a. | Amendments | Rs.1,300/- per Amendment (Flat) or service charges at slabs as per item (A) above if amendment involves increase in amount or extension in period of validity of L/C. |
| b. | L/C confirmation (where charges are on a/c of L/C opener) | At actual |

Trade & Business Services

| | | |
|----|---|--|
| c. | L/C under Suppliers/Buyers Credit, and deferred payment LC for period over one year | As per arrangement with customer |
| d. | Revalidation service charges at slabs | On revalidation of expired L/C service charges at slabs will be charged as applicable for opening of new L/C as in (A) above |
| e. | L/C Cancellation | Rs.1,400/- (Flat) |

1. Imports -- ii

B. Registration Contract for Import

| Amount Range (In Rupees) | | Annual Contract Volume |
|--------------------------|------------|------------------------|
| From | To | |
| Amount upto | 500,000 | 2,350 |
| 500,001 | 800,000 | 2,350 |
| 800,001 | 1,000,000 | 3,060 |
| 1,000,001 | 1,500,000 | 4,250 |
| 1,500,001 | 2,000,000 | 5,950 |
| 2,000,001 | 2,500,000 | 7,650 |
| 2,500,001 | 3,000,000 | 9,350 |
| 3,000,001 | 3,500,000 | 11,050 |
| 3,500,001 | 4,000,000 | 12,750 |
| 4,000,001 | 4,500,000 | 14,450 |
| 4,500,001 | 5,000,000 | 16,150 |
| 5,000,001 | 5,500,000 | 17,850 |
| 5,500,001 | 6,000,000 | 19,550 |
| 6,000,001 | 6,500,000 | 21,250 |
| 6,500,001 | 7,000,000 | 22,950 |
| 7,000,001 | 7,500,000 | 24,650 |
| 7,500,001 | 8,000,000 | 26,350 |
| 8,000,001 | 8,500,000 | 28,050 |
| 8,500,001 | 9,000,000 | 29,750 |
| 9,000,001 | 9,500,000 | 31,450 |
| 9,500,001 | 10,000,000 | 33,150 |
| 10,000,001 | 12,500,000 | 38,250 |
| 12,500,001 | 15,000,000 | 46,750 |
| 15,000,001 | 17,500,000 | 55,250 |
| 17,500,001 | 20,000,000 | 63,750 |
| 20,000,001 | 22,500,000 | 72,250 |
| 22,500,001 | 25,000,000 | 80,750 |
| 25,000,001 | 27,500,000 | 76,125 |
| 27,500,001 | 30,000,000 | 83,375 |

Trade & Business Services

| | | |
|------------|-------------|---------|
| 30,000,001 | 32,500,000 | 90,625 |
| 32,500,001 | 35,000,000 | 97,875 |
| 35,000,001 | 37,500,000 | 105,125 |
| 37,500,001 | 40,000,000 | 112,375 |
| 40,000,001 | 42,500,000 | 119,625 |
| 42,500,001 | 45,000,000 | 126,875 |
| 45,000,001 | 47,500,000 | 134,125 |
| 47,500,001 | 50,000,000 | 141,375 |
| 50,000,001 | 52,500,000 | 117,875 |
| 52,500,001 | 55,000,000 | 123,625 |
| 55,000,001 | 57,500,000 | 129,375 |
| 57,500,001 | 60,000,000 | 135,125 |
| 60,000,001 | 62,500,000 | 140,875 |
| 62,500,001 | 65,000,000 | 146,625 |
| 65,000,001 | 67,500,000 | 152,375 |
| 67,500,001 | 70,000,000 | 158,125 |
| 70,000,001 | 72,500,000 | 163,875 |
| 72,500,001 | 75,000,000 | 169,625 |
| 75,000,001 | 77,500,000 | 175,375 |
| 77,500,001 | 80,000,000 | 181,125 |
| 80,000,001 | 82,500,000 | 186,875 |
| 82,500,001 | 85,000,000 | 192,625 |
| 85,000,001 | 87,500,000 | 198,375 |
| 87,500,001 | 90,000,000 | 204,125 |
| 90,000,001 | 92,500,000 | 209,875 |
| 92,500,001 | 95,000,000 | 215,625 |
| 95,000,001 | 97,500,000 | 221,375 |
| 97,500,001 | 100,000,000 | 227,125 |

- i) **All contract amount exceeding Rs 100 million shall attract additional services charges of Rs 5,000/- per Rs 1 million each (or part thereof).**
- ii) **Discounts may be offered in the above mentioned service charges subject to the management's approval. In case of reinstatement / amendment in expiry after one year. Fresh contract registration charges will be applicable.**

| | | |
|----|-----------|--|
| a. | Amendment | Rs.1,500/- per amendment (Flat) or service charges at slabs rates specified under item B above if amendment involves increase in amount/extension in period. |
|----|-----------|--|

Trade & Business Services

1. Imports -- iii

| C. Bills | | |
|--------------------------------|------------|---|
| Acceptance Amount Range | | Per Month of Part Thereof for any period beyond the L/C validity |
| From | To | |
| 500,001 | 800,000 | 1,750 |
| 800,001 | 1,000,000 | 1,800 |
| 1,000,001 | 1,500,000 | 2,500 |
| 1,500,001 | 2,000,000 | 3,500 |
| 2,000,001 | 2,500,000 | 4,500 |
| 2,500,001 | 3,000,000 | 5,500 |
| 3,000,001 | 3,500,000 | 6,500 |
| 3,500,001 | 4,000,000 | 7,500 |
| 4,000,001 | 4,500,000 | 8,500 |
| 4,500,001 | 5,000,000 | 9,500 |
| 5,000,001 | 5,500,000 | 10,500 |
| 5,500,001 | 6,000,000 | 11,500 |
| 6,000,001 | 6,500,000 | 12,500 |
| 6,500,001 | 7,000,000 | 13,500 |
| 7,000,001 | 7,500,000 | 14,500 |
| 7,500,001 | 8,000,000 | 15,500 |
| 8,000,001 | 8,500,000 | 16,500 |
| 8,500,001 | 9,000,000 | 17,500 |
| 9,000,001 | 9,500,000 | 18,500 |
| 9,500,001 | 10,000,000 | 19,500 |
| 10,000,001 | 12,500,000 | 22,500 |
| 12,500,001 | 15,000,000 | 27,500 |
| 15,000,001 | 17,500,000 | 32,500 |
| 17,500,001 | 20,000,000 | 37,500 |
| 20,000,001 | 22,500,000 | 42,500 |
| 22,500,001 | 25,000,000 | 47,500 |
| 25,000,001 | 27,500,000 | 52,500 |
| 27,500,001 | 30,000,000 | 57,500 |
| 30,000,001 | 32,500,000 | 62,500 |
| 32,500,001 | 35,000,000 | 67,500 |
| 35,000,001 | 37,500,000 | 72,500 |
| 37,500,001 | 40,000,000 | 77,500 |
| 40,000,001 | 42,500,000 | 82,500 |
| 42,500,001 | 45,000,000 | 87,500 |
| 45,000,001 | 47,500,000 | 92,500 |
| 47,500,001 | 50,000,000 | 97,500 |

Trade & Business Services

| | | |
|------------|-------------|---------|
| 50,000,001 | 52,500,000 | 102,500 |
| 52,500,001 | 55,000,000 | 107,500 |
| 55,000,001 | 57,500,000 | 112,500 |
| 57,500,001 | 60,000,000 | 117,500 |
| 60,000,001 | 62,500,000 | 122,500 |
| 62,500,001 | 65,000,000 | 127,500 |
| 65,000,001 | 67,500,000 | 132,500 |
| 67,500,001 | 70,000,000 | 137,500 |
| 70,000,001 | 72,500,000 | 142,500 |
| 72,500,001 | 75,000,000 | 147,500 |
| 75,000,001 | 77,500,000 | 152,500 |
| 77,500,001 | 80,000,000 | 157,500 |
| 80,000,001 | 82,500,000 | 162,500 |
| 82,500,001 | 85,000,000 | 167,500 |
| 85,000,001 | 87,500,000 | 172,500 |
| 87,500,001 | 90,000,000 | 177,500 |
| 90,000,001 | 92,500,000 | 182,500 |
| 92,500,001 | 95,000,000 | 187,500 |
| 95,000,001 | 97,500,000 | 192,500 |
| 97,500,001 | 100,000,000 | 197,500 |

- i) **All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.2,000/- per Rs.1 Million each (per month or part thereof for any period beyond the L/C validity).**
- ii) **If maturity of the bill falls within the validity of L/C or retirement of the bill takes place within the validity of the L/C, then no service charges/Fee for Acceptance will be charged. But if the bill falls due for payment or retirement thereof takes place after the expiry of the L/C, then the above service charges will be charged from the date of expiry of the L/C till date of actual retirement of the bill.**
- iii) **The above mentioned service charges are related to the services rendered by the bank at the time of acceptance such as monitoring, document checking, security etc.**

Trade & Business Services

1. Imports -- iv

| | | |
|----|---|--|
| a. | Service charges/ Fee for Acceptance under Supplier L/C | 0.50% per Quarter (Flat) or part thereof Min Rs.800/- |
| b. | Service Charges at the time of payment of import bills both under L/C / Bank Contract: a) Opened by us where Fx conversion/forward rate (Promised based) done by us b) Opened by us where Fx conversion/forward rate (Promised based) done by other bank. | a) Upto 0.17% Or Min Rs.1,400/- b) Rs.2000/- flat |
| c. | Profit or PAD Murabaha | As per Credit Approval |
| d. | Profit on Spot L/C Murabaha | Rs.100/- (Min) |
| e. | Extension in maturity of usance bills under L/C / Bank Contract | Upto 0.20% of bill amount per month and minimum Rs. 2,000/= plus Swift charges |
| f. | Clean reimbursement charges (payable to reimbursing bank) | Actual |
| g. | Discrepancy charges on Import Bills drawn under L/C | USD 80/- or Equivalent per document |
| h. | Documents returned unpaid | Upto Rs.1,200/- per bill in addition to handling, Courier and SWIFT charges |
| i. | Document received after L/C expiry against Import Bills where shipping guarantee/ AWB has been endorsed | Min. Rs.2,350/- (Flat) |
| j. | Collection & Import Bills unpaid | Rs.1,200/- monthly for six months & over |
| k. | Handling and Safe Custody Charges for holding accepted Bills of Exchange | Rs.600/- per qtr per bill + handling charges at Actual Min Rs.600/- |
| l. | Expense Recovery Protest Legal Charges | Actual + USD 16/- |
| m. | Credit Report Charges (where credit reports received from credit rating agency/ foreign banks) | As per actual charged by Credit Rating Agency approved by Bank plus Rs.500/- |
| n. | Advance Payment without L/C, Import Contract and Payment on open account | 0.20 % of bill amount or Min Rs. 1,700/- |

Trade & Business Services

| | | |
|--|---|---|
| o. | Import Collection Documents returned unpaid | USD 70/- (All inclusive of handling, courier SWIFT charges) |
| p. | Open account – EIF approval on 'Free of Cost' basis | Rs. 500/- (flat) |
| q. | Transfer of EIF to Other Banks | Rs. 500/- (flat) |
| r. | Handling of subsidy/ claim | Rs.2,350/- (Flat) |
| D. Others | | |
| a. | Issuance of delivery order or endorsement of airway bills in the absence of original documents. | Rs.1,800/- Flat |
| b. | Issuance of freight certificate for import on FOB basis | Rs.1200/- Flat |
| 2. Exports | | |
| A. Letter of Credit | | |
| i) | Advising | Rs.1,000/- Flat |
| ii) | Amendment/ Pre Advising | Rs.500/- Flat |
| iii) | L/C confirmation | As per arrangement with customer or Rs.1,850/- whichever is higher |
| iv) | Transfer of Export L/Cs | Rs.1,000/- (Flat) per transfer plus applicable SWIFT/courier charges |
| B. Letter of Credit (received from abroad) If charges on opener's a/c | | |
| i) | Advising | US\$ 32/- Flat |
| ii) | Amendment | US\$ 22/- Flat |
| iii) | Confirmation | As per arrangement with customer minimum US\$ 55/- |
| iv) | Correspondent's Charges, if any will be recovered | Actual |
| v) | Unutilized Export L/C advising | US\$ 35/- Flat |
| C. Bills | | |
| i) | If the document under restricted L/C's are sent to other local Banks for negotiation | Rs.500/- Flat plus Courier Charges |
| ii) | Collection of export proceeds including receipts of advance payment | Paisa 10 per Rs.100/- minimum Rs. 200/- or as per arrangement with the customer |
| iii) | Documents/Drafts returned unpaid | Rs.500/- Flat per document |

Trade & Business Services

| | | |
|-------|---|--|
| iv) | Collection foreign Currency (Documentary Export Collection) | Clean: Rs.100/- Flat Documentary local:Rs.300/- Flat |
| v) | Transfer of EEF to other bank or NOC Issued/documents transferred | Rs.500/- Flat |
| vi) | Handling of Export Documents under L/C for Other Banks | US\$ 87/- Flat per set of document plus SWIFT/ courier charges |
| vii) | Transfer of export proceeds to other Banks | Rs.1,200/- Flat plus SWIFT charges |
| viii) | Transfer of export proceeds to other bank where no documents handled at bank's end. | Rs.1,750/- Flat plus SWIFT charges |
| ix) | Handling of Duty Draw Back Applications | 0.30% or Min. Rs. 600/- per application |
| x) | EDS Charges | Rs.80/-Flat per case |
| xi) | Freight Subsidy Charges | Rs.200/- Flat per case |
| xii) | Claim of R&D by the Exporter | Rs.1,200/- Flat per case |

Note: Discounts may be offered in the above mentioned service charges subject to the management's approval

3. Inland Letter of Credit -- i

| Amount Ranges (In Rupees) | | 1st Quarter or Part thereof (In Rupees) | Subsequent Quarters or Part thereof (In Rupees) |
|------------------------------|-----------|---|--|
| From | To | | |
| 200,001 | 500,000 | 2,450 | 1,500 |
| 500,001 | 800,000 | 4,550 | 2,600 |
| 800,001 | 1,000,000 | 6,300 | 3,600 |
| 1,000,001 | 1,500,000 | 8,750 | 5,000 |
| 1,500,001 | 2,000,000 | 12,250 | 7,000 |
| 2,000,001 | 2,500,000 | 15,750 | 9,000 |
| 2,500,001 | 3,000,000 | 19,250 | 11,000 |
| 3,000,001 | 3,500,000 | 22,750 | 13,000 |
| 3,500,001 | 4,000,000 | 26,250 | 15,000 |
| 4,000,001 | 4,500,000 | 29,750 | 17,000 |
| 4,500,001 | 5,000,000 | 33,250 | 19,000 |
| 5,000,001 | 5,500,000 | 36,750 | 21,000 |
| 5,500,001 | 6,000,000 | 40,250 | 23,000 |
| 6,000,001 | 6,500,000 | 43,750 | 25,000 |
| 6,500,001 | 7,000,000 | 47,250 | 27,000 |

Trade & Business Services

| | | | |
|------------|-------------|---------|---------|
| 7,000,001 | 7,500,000 | 50,750 | 29,000 |
| 7,500,001 | 8,000,000 | 54,250 | 31,000 |
| 8,000,001 | 8,500,000 | 57,750 | 33,000 |
| 8,500,001 | 9,000,000 | 61,250 | 35,000 |
| 9,000,001 | 9,500,000 | 64,750 | 37,000 |
| 9,500,001 | 10,000,000 | 68,250 | 39,000 |
| 10,000,001 | 12,500,000 | 78,750 | 45,000 |
| 12,500,001 | 15,000,000 | 96,250 | 55,000 |
| 15,000,001 | 17,500,000 | 113,750 | 65,000 |
| 17,500,001 | 20,000,000 | 131,250 | 75,000 |
| 20,000,001 | 22,500,000 | 148,750 | 85,000 |
| 22,500,001 | 25,000,000 | 166,250 | 95,000 |
| 25,000,001 | 27,500,000 | 183,750 | 105,000 |
| 27,500,001 | 30,000,000 | 201,250 | 115,000 |
| 30,000,001 | 32,500,000 | 218,750 | 125,000 |
| 32,500,001 | 35,000,000 | 236,250 | 135,000 |
| 35,000,001 | 37,500,000 | 253,750 | 145,000 |
| 37,500,001 | 40,000,000 | 271,250 | 155,000 |
| 40,000,001 | 42,500,000 | 288,750 | 165,000 |
| 42,500,001 | 45,000,000 | 306,250 | 175,000 |
| 45,000,001 | 47,500,000 | 323,750 | 185,000 |
| 47,500,001 | 50,000,000 | 341,250 | 195,000 |
| 50,000,001 | 52,500,000 | 358,750 | 205,000 |
| 52,500,001 | 55,000,000 | 376,250 | 215,000 |
| 55,000,001 | 57,500,000 | 393,750 | 225,000 |
| 57,500,001 | 60,000,000 | 411,250 | 235,000 |
| 60,000,001 | 62,500,000 | 428,750 | 245,000 |
| 62,500,001 | 65,000,000 | 446,250 | 255,000 |
| 65,000,001 | 67,500,000 | 463,750 | 265,000 |
| 67,500,001 | 70,000,000 | 481,250 | 275,000 |
| 70,000,001 | 72,500,000 | 498,750 | 285,000 |
| 72,500,001 | 75,000,000 | 516,250 | 295,000 |
| 75,000,001 | 77,500,000 | 533,750 | 305,000 |
| 77,500,001 | 80,000,000 | 551,250 | 315,000 |
| 80,000,001 | 82,500,000 | 568,750 | 325,000 |
| 82,500,001 | 85,000,000 | 586,250 | 335,000 |
| 85,000,001 | 87,500,000 | 603,750 | 345,000 |
| 87,500,001 | 90,000,000 | 621,250 | 355,000 |
| 90,000,001 | 92,500,000 | 638,750 | 365,000 |
| 92,500,001 | 95,000,000 | 656,250 | 375,000 |
| 95,000,001 | 97,500,000 | 673,750 | 385,000 |
| 97,500,001 | 100,000,000 | 691,250 | 395,000 |

Trade & Business Services

- i) All L/C amount exceeding Rs.100 million shall attract additional services charges of Rs.5,000/- Rs.1 million each (for every quarter or part thereof).
- ii) Discount may be offered in the above mentioned service charges subject to the management's approval
- iii) As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood-e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.

| | | |
|------|--|--|
| i) | Amendment | Rs.1,100/- per amendment (Flat) or Service Charges at slabs specified under (i) above. If amendment involves increase in amount or extension of shipment / validity. |
| ii) | Service charges on retirement of bills under L/Cs | Upto 0.34% per transaction Or Min. Rs. 1,200/- |
| iii) | Documents returned unpaid under inland L/Cs | Rs.1,750/- Flat |
| iv) | Service charges on Inland Bills sent on collection | 0.16%Min. Rs.1,750/- |
| v) | Discrepant document under Inland Letters of Credit | Rs.2,350/- per set |

4. Guarantees -- i

| | | |
|----|--|--|
| a. | Guarantees issued to Shipping Companies in lieu of Bills of Lading | Rs.1,500/- flat for the 1st month and Rs.600/- for each subsequent month or part thereof |
| b. | Guarantees issued in favour of Collector of Customs | On case to case basis minimum Rs.1,700/- Customs Guarantees may be renewed and charged on quarterly basis until original instrument is received. |

Trade & Business Services

| | |
|----------|--|
| c. i) | Other Guarantees Guarantees issued at customer's request |
|----------|--|

| Guarantee Amount Range (In Rupees) | | Per Quarter Charges or Part Thereof |
|---------------------------------------|------------|---|
| From | To | |
| Amount upto | 500,000 | 2,350 |
| 500,001 | 800,000 | 2,990 |
| 800,001 | 1,000,000 | 4,140 |
| 1,000,001 | 1,500,000 | 5,750 |
| 1,500,001 | 2,000,000 | 8,050 |
| 2,000,001 | 2,500,000 | 10,350 |
| 2,500,001 | 3,000,000 | 12,650 |
| 3,000,001 | 3,500,000 | 14,950 |
| 3,500,001 | 4,000,000 | 17,250 |
| 4,000,001 | 4,500,000 | 19,550 |
| 4,500,001 | 5,000,000 | 21,850 |
| 5,000,001 | 5,500,000 | 24,150 |
| 5,500,001 | 6,000,000 | 26,450 |
| 6,000,001 | 6,500,000 | 28,750 |
| 6,500,001 | 7,000,000 | 31,050 |
| 7,000,001 | 7,500,000 | 33,350 |
| 7,500,001 | 8,000,000 | 35,650 |
| 8,000,001 | 8,500,000 | 37,950 |
| 8,500,001 | 9,000,000 | 40,250 |
| 9,000,001 | 9,500,000 | 42,550 |
| 9,500,001 | 10,000,000 | 44,850 |
| 10,000,001 | 12,500,000 | 51,750 |
| 12,500,001 | 15,000,000 | 63,250 |
| 15,000,001 | 17,500,000 | 74,750 |
| 17,500,001 | 20,000,000 | 86,250 |
| 20,000,001 | 22,500,000 | 97,750 |
| 22,500,001 | 25,000,000 | 109,250 |
| 25,000,001 | 27,500,000 | 120,750 |
| 27,500,001 | 30,000,000 | 132,250 |
| 30,000,001 | 32,500,000 | 143,750 |
| 32,500,001 | 35,000,000 | 155,250 |
| 35,000,001 | 37,500,000 | 166,750 |
| 37,500,001 | 40,000,000 | 178,250 |

Trade & Business Services

| | | |
|------------|---------------|---------|
| 40,000,001 | 42,500,000 | 189,750 |
| 42,500,001 | 45,000,000 | 201,250 |
| 45,000,001 | 47,500,000 | 212,750 |
| 47,500,001 | 50,000,000 | 224,250 |
| 50,000,001 | 52,500,000 | 235,750 |
| 52,500,001 | 55,000,000 | 247,250 |
| 55,000,001 | 57,500,000 | 258,750 |
| 57,500,001 | 60,000,000 | 270,250 |
| 60,000,001 | 62,500,000 | 281,750 |
| 62,500,001 | 65,000,000 | 293,250 |
| 65,000,001 | 67,500,000 | 304,750 |
| 67,500,001 | 70,000,000 | 316,250 |
| 70,000,001 | 72,500,000 | 327,750 |
| 72,500,001 | 75,000,000 | 339,250 |
| 75,000,001 | 77,500,000 | 350,750 |
| 77,500,001 | 80,000,000 | 362,250 |
| 80,000,001 | 82,500,000 | 373,750 |
| 82,500,001 | 85,000,000 | 385,250 |
| 85,000,001 | 87,500,000 | 396,750 |
| 87,500,001 | 90,000,000 | 408,250 |
| 90,000,001 | 92,500,000 | 419,750 |
| 92,500,001 | 95,000,000 | 431,250 |
| 95,000,001 | 97,500,000 | 442,750 |
| 97,500,001 | 1,000,000,000 | 454,250 |

- i) **All guarantee amount exceeding Rs.100 million shall attract additional services charges of Rs.4,000/- Rs.1 million each (for every quarter or part thereof).**
- ii) **Discounts may be offered in the above mentioned service charges subject to the management's approval.**
- iii) **As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood-e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.**

Trade & Business Services

4. Guarantees -- ii

| | | |
|----|--|--|
| d. | Amendment | Rs.900/- per amendment (flat) in case of foreign currency guarantee. USD 60/-, or service charges at slabs specified under items (b) & (c) above, if amendment involves increase in amount or extension in period of performance validity. |
| e. | Charges for guarantees issued on behalf of Banks | Service Charges for guarantees issued on behalf of Banks [correspondent / local/foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the Bank. |

Note: Guarantees against 100% cash margin will attract “NIL” issuance charges (margin is to be placed in a margin remunerative account.)

5. Miscellaneous

| | | |
|----|--|--------------------------------------|
| a. | Postage/Courier/SWIFT Charges | As per Communication Tariff |
| b. | Issuance of trade related performance / withholding tax / verification of statement any other certificate at the request of customer | Rs.1,000/- Per request / certificate |

Note:

i) All Guarantees issued by Bank must contain specific amount and expiry date and a date by which the claims are to be lodged.

ii) All government excise and stamp duties, taxes, etc. and correspondent bank service charges (if any) are for customer's account and will be charged in addition to bank's service charges.

General Banking

1. Deposit of Drafts & Cheques:

| | | |
|-----|---|---|
| i) | Cheques & Demand Drafts (Foreign Currency) | 0.6% of transaction amt Or Min Rs. 600/- max upto Rs. 5,000/- |
| ii) | Cheques / Demand Instruments (including Dividend Warrants, Promissory Notes etc.) | Within City: 0.70% of transaction amt Or min Rs.250/- max upto Rs.2500/- Outside City:0.90% of transaction amt Or min. Rs.400/- max upto Rs.4000/- |

2. Issuance/Cancellation of Demand Draft (Local & Foreign Currency) & Pay Order:

| | | |
|-------|---|---|
| i) | Pay Order Issuance | Rs. 250/- (flat)* |
| ii) | Duplicate Pay Order Issuance | Rs. 400/- (flat) |
| iii) | Cancellation of Pay order | Rs. 500/- |
| iv) | Cash Pay Order Issuance for Non Account Holder | Rs.500/- |
| v) | Demand Draft (Local Currency) | Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/- |
| vi) | Duplicate (Local Currency) Demand Draft issuance | Rs. 400/- |
| vii) | Cancellation of Demand Draft (Local Currency) | Rs. 500/- |
| viii) | Cheques and Demand Draft (Foreign Currency) | Rs. 1,500/- (Flat) |
| ix) | Duplicate Foreign Demand Draft issuance | Rs. 1,000/- (Flat) |
| x) | Cancellation of Foreign Currency Draft issued by bank on customer's request | Rs. 1,000/- plus SWIFT charges |
| xi) | Issuance of Barkat Call Deposit (BCD) | Rs. 100/- |
| xii) | BCD Cancellation Charges | NIL |

Note: The service charges for making Pay Order/Demand Draft/ any other related instrument for payment of fee/dues in favour of educational institutions, HEC/ Board etc. is 0.50% of fee/dues or Rs.25/- per instrument whichever is less.

***No Charges on Customers maintaining average monthly balance of Rs. 50,000 or more in Local Currency Accounts of Barkat Current/Barkat Saving/Barkat Asaan Current /Barkat Asaan Saving and Barkat Business Kamil.**

General Banking

3. Remittances and Collection of Cheques (LCY & FCY):

| | | |
|-------|--|--|
| i) | Collection Cheques & Demand Drafts (Foreign Currency) | Service Charges of Rs.850/- plus applicable postal charges |
| ii) | Collection Cheques & Demand Drafts (Local Currency) | 0.18% of transaction amt or minimum Rs.400/- plus applicable postal charges max upto Rs.4000/- |
| iii) | Intercity Clearing | Rs. 300/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities. |
| iv) | Inward Remittances (wire transfer) | Nil if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges |
| v) | Home Remittances | NIL |
| vi) | Telegraphic Transfer Outward (Foreign Currency) | Rs.2,000/- Service Charges |
| vii) | Amendment in SWIFT message / SWIFT message Charges for return of Inward FCY Remittance | Rs.850/- per Amendment |
| viii) | Outward Telegraphic Transfer (Local Currency) | 0.12% of transaction amt Or Min Rs.300/- Max upto Rs. 3000/- |
| ix) | Foreign Exchange Permits: | |
| | a. Processing/Issuing student permits | Rs.5,000/- for first year Rs.3,500/- per year thereafter |
| | b. Other approval from State Bank of Pakistan for outward remittance | Rs.250/- per approval |
| | c. Postage/Courier/SWIFT charges | As per Communication Tariff |
| x) | Inter Bank Funds Transfer: - Real Time Gross Settlement (RTGS) | |
| | a. Inter Bank Funds Transfer RTGS (MT 102) from 9:00 am to 4:00 pm (Monday to Friday) | Rs. 50/- |
| | b. Inter Bank Funds Transfer: - RTGS (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 4:00PM | 500/- | 550/- |

General Banking

Note: Three remittance in a month are allowed for staff free of cost (PO/DD/FDD/FTT/Collection).

4. Clearing (Outward):

| | | |
|-----|---|-----------------|
| i) | Same day clearing amounting to PKR 100,000/- and above for LCY Cheques This facility is available in designated branches only. | Rs.450/- (flat) |
| ii) | Local USD Clearing Cheque | Rs.550/- (flat) |

5. Cheque Return Charges:

| | | |
|------|---|---|
| i) | Clearing Inward (within City) Inward (Intercity) Inward (Same Day) Outward (within city) Outward (Intercity) Collection Cheque Return | Rs. 500/- Rs. 500/- Rs. 500/- Nil Rs.200/- Rs. 500/- (No charges in case of return of financing installment cheque) There will be no charges between Islamabad and Rawalpindi as these are twin cities |
| ii) | Cash Cheques (over the counter) | Rs.200/- (flat) |
| iii) | Local USD Clearing Cheque Returned (Inward) | Rs.300/- (flat) |

6. Cheques / Cheque Books:

| | | |
|------|--|--|
| 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 |
| iii) | Stop Payment Charges on cheque | Rs. 450/- per instruction plus postage / SWIFT charges |

7. Standing Instructions Fee:

| | | |
|----|---|--|
| i) | Standing Instructions Fee will be recovered in addition to the usual charges on remittances, if any | Rs.400/- per transaction plus regular charges (no charges in case of Consumer Finance customers) |
|----|---|--|

General Banking

8. Basic Banking Account:

| | | |
|-----|--|---|
| i) | Two Deposits and Withdrawals per month | Nil |
| ii) | Above two Deposits & Withdrawals per month (through cash/clearing) | Rs.85/- per transaction (All other banking services are subject to charges as per the bank's Schedule of Charges) |

9. Charges for Not Maintaining Minimum Monthly Average Balance:

| | |
|--|--|
| Service Charges are applicable on all PLS accounts (where average balance during the month falls below the required threshold) | Rs. 50/- per month or equivalent on Foreign Currency in case of Barkat Foreign Currency Saving Account |
|--|--|

Minimum monthly average balance requirement

| Local Currency Account | | |
|---|------------------------------------|-------------|
| i) | Barkat Current Account | NIL |
| ii) | Basic Banking Account | NIL |
| iii) | Barkat Asaan Current Account | NIL |
| iv) | Barkat Muntazim Saving Account | NIL |
| v) | Barkat Saving Account | NIL |
| vi) | Barkat Asaan Saving Account | NIL |
| vii) | Barkat Kamil Business Account | Rs.50,000/- |
| viii) | Barkat Life Plus Saving Account | NIL |
| ix) | Barkat PayCheq Plus Saving Account | NIL |
| Foreign Currency Accounts | | |
| i) | Barkat FCY Current Account | NIL |
| ii) | Barkat FCY Saving Account | USD 1000/- |
| Profit Payment Frequencies of Barkat Saving Account | | |
| Local Currency Accounts | | |
| i) | Barkat Muntazim Saving Account | Semi Annual |
| ii) | Barkat Saving Account | Monthly |
| iii) | Barkat Asaan Saving Account | Semi Annual |
| iv) | Barkat Kamil Business Account | Monthly |

General Banking

| | | |
|--|---|-------------|
| v) | Barkat Life Plus Saving Account | Monthly |
| vi) | Barkat PayCheq Plus Saving Account | Semi Annual |
| Foreign Currency Accounts | | |
| i) | Barkat FCY Saving Account | Monthly |
| <p>Transaction limits in Barkat Asaan Current Account and Barkat Asaan Saving Account can not exceed over Rs. 500,000/- in total debit per month and Rs. 500,000/- total credit balance limit.</p> <p>Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:</p> | | |
| a. | Financing accounts | |
| b. | Students | |
| c. | Mustahqeen of Zakat | |
| d. | Employee of Government / Semi Government institutions for salary | |
| e. | Widows | |
| f. | Children of deceased employees eligible for family pensions | |
| g. | Benevolent fund grant etc | |
| h. | Accounts of Citizen Community Boards | |
| i. | School Management Committee Accounts (SMC) | |
| j. | Accounts opened for pension purposes | |
| k. | Accounts opened by senior citizens and physical handicapped persons | |

10. Article in Safe Deposit Fee:

| | | |
|--|------------------|--|
| Articles in safe deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter) | | |
| a. | Boxes & Packages | Rs.2.25 per 100 cubic inches or part thereof Min. Rs.250/- per qtr |
| b. | Envelopes | Rs.0.62 per 25 sqr. inches or any part there of Min. Rs.60/- per qtr |

11. Safe Deposit Lockers:

| | | |
|----|---------------------------------------|--|
| 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/- |
| b. | Key Charges | Rs. 2,500/- per locker |
| c. | Breaking Charges | Rs. 4,500/- plus Vendor/ Supplier's actual charges |
| d. | Charity Amount (late payment) | Rs. 300/ flat |

General Banking

Note: Staff will be allowed one locker each free of Key Charges while annual rent will be 50% of the prescribed rates.

12. Miscellaneous:

| | | |
|-------|---|---|
| i) | Account maintenance / Proprietorship /reference / balance confirmation certificates | Rs.350/- per certificate |
| ii) | Balance confirmation to auditors | Rs.350/- per certificate |
| iii) | Hold Mail Charges | Rs.3,000/- per annum (in advance) only for existing hold mail customers |
| iv) | Providing duplicate Debit & Credit advices, additional copies of Letter of Credit, SWIFT etc. | Rs.100/- per instrument |
| v) | Duplicate statements of Accounts | Rs.35/- (Inclusive of FED) |
| vi) | Fax charges | Local : Rs.150/- per page Foreign: Rs.350/- per page |
| vii) | Copy of paid cheques less than 30 days | Rs.350/- per cheque |
| viii) | Copy of paid cheques more than 30 days | Rs.600/- per cheque |
| ix) | Issuance of Proceed Realization Certificate for remittances received beyond 6 months | Rs.300/- per request |
| x) | MIFT (Manually Initiated Funds Transfer) Fax transaction | Rs. 250/- per month |
| xi) | Administrative fee for registering Foreign Currency finance agreement with State Bank of Pakistan | As per arrangements |
| xii) | Cash Pick Up & Delivery through security agencies | Rs.600/- Per trip plus actual Security Agency Charges |

Note: No charges on Online Transactions Intercity (Cash Withdrawal & Deposit) on Islamic banking customers.

13. Barkat Investment Certificate (BIC)

| | | |
|----|------------------------------|--------------|
| i) | Minimum Amount required for: | |
| a) | PKR Investment | Rs. 50,000/- |

General Banking

| | | |
|------|---|-------------|
| b) | FCY (USD Only) Investment | USD 5,000/- |
| ii) | Frequencies with which Profit will be credited: | |
| a) | Monthly option available in Barkat Monthly Income Certificate (BMIC) for only PKR Investments. | |
| b) | Quarterly option available in Barkat Quarterly Income Certificate (BQIC) for only PKR Investments. | |
| c) | Maturity option available in Barkat Islamic Investment Certificate (BIIC) for FCY and PKR Investments. | |
| iii) | Profit & Loss Mechanisim | |
| | <p>The relationship of the BIIC/BMIC holder and Faysal Bank Limited (“Bank”) under its Barkat Islamic banking is that of ‘Rabb-ul-Maal’ (Owner of the fund) and ‘Mudarib’ (Manager of the fund). The Bank as the Mudarib may invest or disinvest the funds received from the Customers (through the General or Special Mudaraba Pool) in any Shariah compliant asset.</p> <p>Rate of Profit on deposit is determined through a Shariah approved mechanism for calculation of weightages which is announced 3 working days prior to the start of new Mudaraba period and applicable to the following calendar month. The deposit account holders are entitled to share in the profit earned by the Islamic Banking Branches. Losses are shared in the proportion of investment by each depositor.</p> <p>The Bank will declare the final rate of profit applicable to BIC by the 8th business day of each calendar month. This rate will be used for profit calculation of the preceding calendar month.</p> | |
| a) | Weightages | |
| | <ul style="list-style-type: none"> - Is an absolute number, does not signify anything until compared with other category Weightages. - It simply gives an idea about the difference in the profit rates between these categories. - Weightages are assigned to Investment products as per their tiers and Tenures. - the return on these Investment products are derived from the Weightages assigned to them. | |

Example

| 1 Month - Barkat Investment Certificate | | **Weightages | ** Expected Rates |
|---|-------------|--------------|-------------------|
| BIIC | 0 to 4.9 MM | 1.10 | 5.25% |

General Banking

| 3 Month - Barkat Investment Certificate | | **Weightages | ** Expected Rates |
|---|-------------|--------------|-------------------|
| BIIC | 0 to 4.9 MM | 1.40 | 6.15% |
| BMIC | 0 to 4.9 MM | 1.20 | 5.35% |
| 6 Month - Barkat Investment Certificate | | **Weightages | ** Expected Rates |
| BIIC | 0 to 4.9 MM | 1.50 | 6.25% |
| BMIC | 0 to 4.9 MM | 1.30 | 6.10% |

Note: For further details please review the “Barkat Investment Certificate” Terms & Conditions.

| | | |
|-----|--|---|
| iv) | Method by which profit is calculated for BIC | |
| | Profit = | (Amount x Rate Declared)/365 x No. of Days the Month. |
| | *With Holding Tax (WHT) @ 10%= | (10% WHT x Profit) |
| | Net Profit= | Profit - WHT |

| | | | | |
|----|--|-----------------|-----------|-----------|
| v) | Profit Calculation for BIC - Illustration 1 | | | |
| | Investment Amount | 1,000,000 | | |
| | Tenor Option | 3 Months | | |
| | Profit Frequency | Maturity (BIIC) | | |
| | Placement Date | 1-Jan-16 | | |
| | Maturity Date | 1-Apr-16 | | |
| | | Jan-16 | Feb-16 | Mar-16 |
| | Amount | 1,000,000 | 1,000,000 | 1,000,000 |
| | **Weightage Assigned | 1.4 | 1.4 | 1.4 |
| | **Rate Declared | 6.15% | 6.15% | 6.15% |
| | No. of Days | 31 | 28 | 31 |
| | Profit | 5,223.29 | 4,717.81 | 5,223.29 |
| | Less 10% WHT | 522.33 | 471.78 | 522.33 |
| | Net Profit | 4,700.96 | 4,246.03 | 4,700.96 |

Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan. ** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.

General Banking

14. Premature Encashment of Barkat Investment Certificates (LCY & FCY)

If the request for premature encashment (LCY or FCY) is received before the completion of the agreed term, then profit will be recalculated on the basis of final rates declared as per the following grid:

| COMPLETED TERM | BIIC | BMIC | BQIC | BHIC |
|--|---|-----------------|-----------------|-----------------|
| Less than 1 Month | Minimum final profit rates declared for Barkat Saving account | | | |
| Greater than 1 Month but Less than 3 Months | 1 Month (BIIC) | | | |
| Greater than 3 Months but Less than 6 Months | 3 Months (BIIC) | 3 Months (BMIC) | 3 Months (BQIC) | 3 Months (BIIC) |
| Greater than 6 Months but Less than 1 Year | 6 Months (BIIC) | 6 Months (BMIC) | 6 Months (BQIC) | 6 Months (BIIC) |
| Greater than 1 Year but Less than 2 Year | 1 Year (BIIC) | 1 Year (BMIC) | 1 Year (BQIC) | 1Year (BHIC) |
| Greater than 2 Year but Less than 3 Year | 2 Year (BIIC) | 2 Year (BMIC) | 2 Year (BQIC) | 2Year (BHIC) |
| Greater than 3 Year but Less than 5 Year | 3 Year (BIIC) | 3 Year (BMIC) | 3 Year (BQIC) | 3Year (BHIC) |

Note:

If the profit rates as per the grid has not been declared, then the final rates declared for the closet available tenure / profit payment frequency /Tier will be applied.

Incase of Premature encashment of BMIC, BQIC and BHIC profit payout certificates, the excess Gross Profit will be recovered.

Any differential in withholding tax or other government levies (arising out of Premature encashment of BMIC, BQIC and BHIC) will not be refunded by the bank.

General Banking

15. Premature Encashment Illustrations

| | | |
|---|--|--|
| i) | Illustration 1- | |
| | Investment Amount | 1,000,000 |
| | Tenur Option | 3 Months |
| | Profit Frequency | Maturity (BIIC) |
| | Placement Date | 1-Apr-16 |
| | Maturity Date | 1-Jul-16 |
| | Encashed on : | 10-May-16 |
| | Total Investment Period: | 1 Month & 9 Broken Days |
| | Nearest Completed Term: | 1 Month (BIIC) |
| Profit Calculation | | |
| | **Weightage Assigned to the Tenure & tier of this Investment | 1.40 |
| | ** Apr 2016, 3 Months - BIIC Declared rate : | 6.15% |
| | Total Investment Period in Days: | 39 Days |
| | Profit: | PKR 6,571.23 { (1,000,000 x 6.15%) /365x 39 } |
| | *WHT: | PKR 657.12 { 10% x 6,571.23 } |
| | Net Profit: | PKR 5,914.11 { PKR 6,571.23 - PKR 657.12 } |
| Revised Calculation as per Premature Encashment: | | |
| | **Weightage Assigned to the Tenure & tier of this Investment | 1.10 |
| | ** Apr 2016, 1 Month - BIIC Declared rate : | 5.25% |
| | Total Investment Period in Days: | 39 Days |
| | Profit: | PKR 5,609.58 { (1,000,000 x 5.25%) /365x 39 } |

General Banking

| | |
|--|---|
| *WHT: | PKR 560.95 { 10% x 5,609.58 } |
| Net Profit: | PKR 5,048.63 { PKR 5,609.58 - PKR 560.95 } |
| Revised Profit of PKR 5,048.63 will be credited to the customer's PLS/Current account. | |

“Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan.

**** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.**

| Illustration 2- | | |
|-----------------|--------------------------|--------------------------|
| ii) | Investment Amount | 1,000,000 |
| | Tenur Option | 6 Months |
| | Profit Frequency | Monthly (BMIC) |
| | Placement Date | 1-Apr-16 |
| | Maturity Date | 1-Oct-16 |
| | Encashed on : | 17-Jul-16 |
| | Total Investment Period: | 3 Months & 8 Broken Days |
| | Nearest Completed Term: | 3 Months (BMIC) |

Profit Calculation

| Months | **Rates Declared for 6 Months - BMIC: | **Weight-age Assigned | Days | Profit Calculated |
|-------------------------------|---------------------------------------|-----------------------|------|-------------------|
| Apr-16 | 6.10% | 1.30 | 30 | 5,013.70 |
| May-16 | 6.11% | 1.31 | 31 | 5,189.32 |
| Jun-16 | 6.10% | 1.30 | 30 | 5,013.70 |
| Jul-16 | 6.10% | 1.30 | 16 | 2,673.97 |
| Total Gross Profit Calculated | | | | 17,890.68 |

General Banking

Revised Profit Calculation as per Premature Encashment

| Months | **Rates Declared for 3 Months - BMIC: | **Weight-age Assigned | Days | Profit Calculated |
|--|---------------------------------------|-----------------------|------|-------------------|
| Apr-16 | 5.35% | 1.20 | 30 | 4,397.26 |
| May-16 | 5.35% | 1.20 | 31 | 4,543.84 |
| Jun-16 | 5.35% | 1.20 | 30 | 4,397.26 |
| Jul-16 | 5.35% | 1.20 | 15 | 2,198.63 |
| 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. | | | | |
| Total Profit Credited to the Customer's PLS/ Current account. | | | | 15,536.99 |
| Excess Gross Profit = PKR 2,353.70 (PKR 17890.68 - PKR 15536.99) Excess Gross Profit of PKR 2,353.70 paid will be recovered by debit to the account or adjustment against principal. | | | | |

Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan.

**** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.**

16. Communication Tariff

| i) Courier Charges | | |
|--------------------|--------------------------------|---------------------|
| a. | For all Overseas Destinations. | Rs.2,200/- per item |
| b. | Charges within the Country. | Rs.150/- per item |
| c. | Charges within the City | Rs.75/- per item |

General Banking

| | | |
|----------------------------|---------------------------------------|--|
| ii) Registered Post | | |
| a. | Outside Pakistan | Rs.150/- per 50 grams or part thereof |
| b. | Within Pakistan | Rs.50/- per 50 grams or part thereof |
| c. | Fax / Telephone Charges | Actual + 30% thereof as Handling charges |
| iii) Ordinary Mail | | |
| a. | Outside Pakistan | Rs.200/- per 50 grams. (Additional Rs.53/- for each subsequent 50 grams or part thereof) |
| b. | Within Pakistan | Rs. 50/- per 50 grams (Additional Rs.27/- for each subsequent 50 grams or part thereof) |
| iv) SWIFT Charges | | |
| a. | Letter of Credit by full SWIFT | Rs. 2,000/- |
| b. | Letter of Credit by Short SWIFT | Rs. 800/- |
| c. | Letter of Credit Amendment by SWIFT | Rs. 800/- |
| d. | SWIFT Charges - Foreign | Rs. 800/- |
| e. | SWIFT charges within Pakistan (full) | Rs. 350/- |
| f. | SWIFT charges within Pakistan (short) | Rs. 160/- |

General Banking

17. Barkat Kamil Business Account

Barkat Kamil Business Account can be opened with an initial deposit of Rs.50,000/-. If previous average monthly balance is Rs.50,000/- or above

1. Free Cheque Books
2. Free Pay Orders
3. Free Online Intercity Clearing including Same day Clearing
4. Free Visa / China Union Pay Debit Card
5. Free Duplicate Account Statements
6. Free Certificates
7. Free Online Banking Services
8. Free Copy of Paid Cheques (within 30 days)
9. Free Standing Instructions Fee
10. Free Stop Payment on Cheques
11. Free Mobile Banking and SMS Alerts

If previous average monthly balance is less than Rs.50,000/- all services will be charged as per SOC.

Note:

Barkat Kamil Business Account operates on the Shariah Principles of Mudarabah.

Note:

Selected branches are opened on Saturday for limited banking facilities.

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 our charges.

SAVINGS PROFIT CALCULATION

In savings (LCY & FCY) , profit is calculated on customer's monthly average balance.

Expected Profit rate is always quoted on per annum basis.

The formula for calculating profit is:

Profit = (Monthly Average Balance * Declared Profit Rate) / 365 * (Number of days)

Note:

Please refer to page 22-23 for Product Wise Profit payment Frequencies.

Cash Management Services

1. Electronic Channels:

| | | |
|----|--|---|
| a. | Electronic Payments & Reporting | |
| | i) Corporate Cheque | As per specific arrangement / agreement |
| | ii) Pay Order / Banker's Cheque | As per specific arrangement / agreement |
| | iii) Demand Draft | As per specific arrangement / agreement |
| b. | Collections | |
| | i) Cheques & Demand Drafts (Local Currency) | As per specific arrangement / agreement |
| | ii) Cheques & Demand Drafts (Foreign Currency) | As per specific arrangement / agreement |

Note:

- ❖ Collecting agent's charges will be recovered at actual.
- ❖ All out of pocket expenses such as SWIFT/courier/fax etc will be recovered in addition to above charges.
- ❖ The Bank reserves the right to change the above semiannually. All government charges and stamp duties, taxes, and correspondent bank charges (if any) are for customer's account and will be charged in addition to above charges.
- ❖ 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 Services

1. ATM:

| | | |
|-------------------------------------|--|--|
| a. Cash Withdrawal fees through ATM | | |
| i) | On own Banks ATM | Nil |
| ii) | On 1 Link Member bank ATM | Rs.15/- |
| iii) | On MNET member bank ATM | Rs.15/- |
| iv) | All other ATMs (Outside Pakistan) | 3% or Rs.270/- whichever is higher Max upto Rs.3,000/- |
| b. Balance Inquiry fees through ATM | | |
| i) | On own Banks ATM | Nil |
| ii) | On 1Link Member bank ATM | Nil |
| iii) | On MNET member bank ATM | Rs. 5/- |
| iv) | All other ATMs (Outside Pakistan) | Rs.180/- |
| c. Funds Transfer fees through ATM | | |
| i) | To accounts within Bank | Nil |
| ii) | To accounts with 1LINK Participating Banks | Per transaction charges as per daily limit: <ul style="list-style-type: none"> • PKR 90: from PKR 1 to PKR 250,000; • PKR 120: from PKR 250,001 to PKR 500,000; • PKR 150: from PKR 500,001 to PKR 750,000; • PKR 200: from PKR 750,001 to PKR 1,000,000. |
| iii) | Utility Bill Payment fees through ATM | Nil |
| iv) | Retrieval of Surveillance Camera Recording or Photos | 5% of the disputed amount or Rs.1,000/- whichever is higher |

2. Mobile Banking:

| | | |
|---|-------------------------|-----------|
| Membership fee (in advance) | | |
| i) | Annual fee option | Rs. 350/- |
| ii) | Monthly fee option | Rs. 60/- |
| a. Funds Transfer fees through Mobile Banking | | |
| i) | Internal funds transfer | Nil |

Electronic Banking Services

| | | |
|-----|--|--|
| ii) | Interbank funds transfer | Per transaction charges as per daily limit: <ul style="list-style-type: none"> • PKR 90: from PKR 1 to PKR 250,000; • PKR 120: from PKR 250,001 to PKR 500,000; • PKR 150: from PKR 500,001 to PKR 750,000; • PKR 200: from PKR 750,001 to PKR 1,000,000. |
| b. | Bill Payment fees through Mobile Banking | |
| i) | To Listed companies | NIL |

3. Internet Banking

| | | |
|----|---|--|
| a. | Funds Transfers fees through Internet Banking | |
| i) | Interbank funds transfer | Per transaction charges as per daily limit: <ul style="list-style-type: none"> • PKR 90: from PKR 1 to PKR 250,000; • PKR 120: from PKR 250,001 to PKR 500,000; • PKR 150: from PKR 500,001 to PKR 750,000; • PKR 200: from PKR 750,001 to PKR 1,000,000. |

4. SMS Alerts:

| | | |
|------|------------------------------|-----------|
| a. | Membership fee (in advance) | |
| i) | Annual option | Rs. 700/- |
| ii) | Monthly option | Rs. 70/- |
| iii) | Other SMS alert related fees | Nil |

5. Faysal SMS Banking:

| | | |
|----|------------------|----------------------|
| i) | Subscription Fee | 30 days for Rs. 60/- |
|----|------------------|----------------------|

6. E-Statements:

| | | |
|----|------------------|-----|
| i) | Subscription fee | Nil |
|----|------------------|-----|

7. Debit Cards:

| | | |
|---------------------------|---------------------|-------------|
| Membership fee in advance | | |
| a. | Primary Card | |
| i) | Proprietary | Rs. 250/- |
| ii) | VISA Debit Classic | Rs. 600/- |
| iii) | VISA Debit Gold | Rs. 900/- |
| iv) | VISA Debit Platinum | Rs. 3,000/- |

Electronic Banking Services

| | | |
|--------------------------|--|--|
| v) | UnionPay Debit Classic | Rs. 350/- |
| vi) | UnionPay Debit Gold | Rs. 600/- |
| b. Supplementary Card | | |
| i) | VISA Debit Classic | Rs. 450/- |
| ii) | VISA Debit Gold | Rs. 750/- |
| iii) | VISA Debit Platinum | Rs. 3,000/- |
| iv) | UnionPay Debit Classic | Rs. 200/- |
| v) | UnionPay Debit Gold | Rs. 400/- |
| c. Card Replacement Fee | | |
| | i) VISA Debit Classic | Rs. 550/- |
| | ii) VISA Debit Gold | Rs. 550/- |
| | iii) VISA Debit Platinum | Rs. 650/- |
| | iv) UnionPay Debit Classic | Rs. 300/- |
| | v) UnionPay Debit Gold | Rs. 550/- |
| d. Other Debit Card fees | | |
| i) | Transaction Retrieval Fee | Upto Rs. 1200/- |
| ii) | Point of Sales (POS) transactions- Outside Pakistan | 2.7% or Rs. 180 whichever is higher with maximum charges of Rs.3,000/- |
| iii) | eCommerce - International transaction payments made in currency other than PKR | 3% or Rs.270/- whichever is higher max upto Rs. 3,000/- |
| iv) | Arbitration Charges | Rs. equivalent of US\$580 per case |

Please note that the following services charges will be applicable if and when products are launched based on all competent approvals.

8. Virtual Cards

| | | |
|----|--|---|
| a) | Issuance Fee for One Time Burner Cards | Issuance Fee for following Card Limit ranges are: <ul style="list-style-type: none"> • Rs.50 for upto Rs.3,000 limit; • Rs.100 for upto Rs.5,000 limit; • Rs.200 for upto Rs.20,000 limit; • Rs.300 for upto Rs.50,000 limit; • Rs.400 for upto Rs.100,000 limit |
|----|--|---|

Electronic Banking Services

| | | |
|----|-----------------------------------|--|
| b) | Issuance Fee for Reloadable Cards | Issuance Fee for following Card Limit ranges are: <ul style="list-style-type: none"> • Rs.100 for upto Rs.3,000 limit; • Rs.150 for upto Rs.5,000 limit; • Rs.250 for upto Rs.20,000 limit; • Rs.350 for upto Rs.50,000 limit; • Rs.450 for upto Rs.100,000 limit. |
| c) | FX Conversion Charges | Upto 3.5% of the transaction amount including cross border transaction fee as per MasterCard |

9. PayPak Card

| | | |
|----|-------------------------------|-----------|
| a) | PayPak Card Annual Fee | Rs. 500/- |
| b) | PayPak - Card Replacement Fee | Rs. 250/- |

10. Contact Centre

| | | |
|----|---|--|
| a) | Issuance of Drafts & Payorders (local & foreign currency) from, -Demand Draft (LCY) -Demand Draft (FCY) | Please refer to General Banking Charges on SOC Page 19 |
| b) | -Issuance of balance Confirmation / Reference letters -Profit Payment | Rs.125/- per certificate |
| c) | Issuance of duplicate statement | Rs.35/- per duplicate statement |
| d) | Stop payment of cheques Stop payment of lost cheque book | Please refer to General Banking Charges on SOC Page 21 |
| e) | Utility bill payment | Rs.15/- per transaction |
| f) | Issuance of PRCs for remittances received beyond 6 months Issuance of PRCs of Remittance received beyond 12 months | Rs.150/- per request Rs.500/- per request |
| g) | Issuance of duplicate advice | Rs.50/- per advice |

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.

Consumer Financing Products

1. Barkat Islamic Home Finance:

| | | |
|----|---|---|
| a) | Documentation, Stamp Duty & Government Levies | Actual |
| b) | External Agency Fees/ Property appraisal | |
| | i) Builder (Appraisal) | At Actual |
| | ii) Buyer/Refinance (Appraisal) | At Actual |
| | iii) Income Estimation | At Actual |
| | iv) Legal Charges | At Actual |
| c) | Processing / Enhancement Fee | Limit upto 5 MM Rs. 5,800 Limit upto 100 MM Rs. 7,100 16% FED will be applicable on the above charges |
| d) | Charity Amount (Late Payment) | Rs.1,000 per month. |
| e) | Early Settlement | 5% on outstanding amount |
| f) | Partial Settlement | 5% on partial payment amount |
| g) | Letter of outstanding amount | No charges for the first time issuance Rs. 600/- thereafter |
| h) | Cheque Return Charges | As per General banking charges |
| i) | Installment Collection Charges | Rs.475/- per visit |

2. Barkat Auto Financing:

| | | |
|----|---|--|
| 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. |
| b) | Re-issuance of Purchase Order | Rs.1,200/- |
| c) | Early Settlement | 1st & 2nd Year : 6% of the outstanding 3rd,4th &5th Year: 5% of the outstanding |
| d) | *Partial Settlement | upto 10% (on payment amount) |
| e) | Cheque Return Charges | As per General banking charges |
| f) | Charity Amount (Late Payment) | Rs.50/- per day |
| g) | Charity Amount (Late Payment) - for Fleet Financing | Rs.100/- per day |

Consumer Financing Products

| | | |
|----|--|--|
| h) | Installment Collection Charges | Rs.500/- per visit |
| i) | Appraisal Charges | At Actual |
| j) | Income Estimation | At Actual |
| k) | Repossession of Vehicle | Actual Charges, Max up to Rs.64,000/- (based on charges paid to repossession agency) |
| l) | Repossessed vehicle parking / Warehouse charges | Rs. 3,500/- |
| m) | Repossessed Vehicle Appraisal Charges | At Actual |
| n) | Repossession Vehicle Transportation charges (to warehouse) | At Actual |
| o) | Documentation, Stamp Duty & Govt. Levies | At Actual |
| p) | Auto Re-Issuance of NOC | Rs.1,500/- |
| q) | Upfront tracker Management Fee (One Time) | Rs 20,000/ (Exclusive of FED) |

*** Partial Payments has been discontinued from 30th June 2014, hence these charges are now only applicable on cases booked prior to 30th June 2014.**

3. Legal Charges (Autos & Home Finance):

| | |
|--|------------------------------|
| Cases by the bank or against the bank (customer) Execution of cases High Court cases Per Legal notice Legal opinion & reply to any legal notice Auction proceedings, legal notices (15-2-b), drafting of proclamation. | Based on actual charges paid |
|--|------------------------------|

4. Charges for Recovery suit under FIO 2001 in banking court:

| | |
|---|------------------------------|
| Suit amount Upto Rs. 1,000,000/- More than 1,000,000/- but not over than 2,000,000/- More than 2,000,000/- but not over than 5,000,000/- More than 5,000,000/- but not over than 10,000,000/- More than 10,000,000/- but not over than 30,000,000/- More than 30,000,000/- Court FEE | Based on actual charges paid |
|---|------------------------------|

Note: All government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be bank's charged in addition to bank's charges.

Financing

1. Charges Recoverable in Addition to Profit/Return on Investment

| | | |
|----|--|---|
| a) | Project Feasibility Review Fee and/or Arrangement Fee and/or Legal Fee and/or Project Management Fee | As per Agreed Terms |
| b) | Miscellaneous Charges if requested by customer (i.e. as Trustee or a Security Agent) | Actual |
| c) | Issuance of Delivery Order against pledge | Rs.500/- Flat per Delivery Order |
| d) | For issuance of NOC on Securities held by the Bank. Note: Recovery of this charge is waived for: i) Corporate Clients having total facilities exceeding Rs.150 million ii) Clients allowed facilities under consortium financing | Rs.5,000/- Flat per NOC request in favour of other Banks |
| e) | Muccadam Services other than safekeeping | Actual |
| f) | Other incidental expenses (i.e. insurance premia, Legal charges etc.) | Actual |
| g) | Credit documentation service charges i.e. stamp duties etc. | Actual |
| h) | Collateralized Islamic Securities processing charges for matured coupons and their encashment at customer's request | Rs. 1,200/- Flat per coupon |
| i) | Registration of Charge with Registrar of Securities and Exchange Commission of Pakistan (SECP) | Rs. 600/- Flat plus Actual |
| j) | Credit report obtained on behalf of customer | Actual |
| k) | Search Report Charges | Actual |
| l) | Valuation/Current Assets Inspection Charges | Actual |
| m) | Auto Fleet Financing | Fleet Financing Fee to be decided on case to case basis with client |

2. Custodial and Transaction Service Charges on IPS Accounts:

| | | |
|------|---------------------------------|--|
| i) | IJARA SUKUK Transaction Charges | Rs. 500/- per transaction plus applicable FED (Sale/Purchase/Transfer) |
| ii) | SUKUK coupon Payment | 0.025% semi-annually on Face value or Rs.1,000/- per month, whichever is higher. (Plus applicable FED) |
| iii) | Annual account service charges | Rs. 1,000/- (Annually) + Applicable FED |
| iv) | Duplicate IPS Statement charges | Rs. 35/- (Inclusive FED) |

Note: Lower rates/charges/ exemption may be agreed with corporate clients.

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.

Solitaire - Preferred Islamic Banking

Eligibility:

All individual customers maintaining Quarterly Average Balance as per the following grid, will be eligible for complimentary services listed below.

| Type | Deposit Threshold |
|--------------------|---|
| Current | PKR 3,000,000/- (Pak Rupees Three Million or equivalent in foreign currency) |
| Savings | |
| Term | |
| Total Relationship | |

1. Bank Services

- ❖ Account Statements
- ❖ Bank Certificates
- ❖ Debit/Credit Advices
- ❖ Cheque Book
- ❖ Demand Drafts / Payorders Issuance
- ❖ Stop Payment on Cheques
- ❖ Returned Cheques /Drafts (drawn on other banks)
- ❖ Payorder Cancellation / Encashment
- ❖ FCY Telegraphic Transfers
- ❖ Minimum Balance Charges
- ❖ Standing Instructions Fee
- ❖ Copy of Paid Cheques (within 30 days)
- ❖ Same Day Clearing
- ❖ Online Banking Services
- ❖ E-Statements

2. Barkat Auto Financing

50% Processing fee

3. Barkat Platinum Visa Debit Card

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

Note: All Barkat Solitaire customers not maintaining the required quarterly average balance as per the eligibility criteria, mentioned above, will be downgraded. Upon downgrade, all benefits and privileges will be discontinued and charges for Barkat Platinum Visa Debit Card will be subsequently recovered as mentioned in this Schedule of Charges.

Miscellaneous

General

- i) This tariff is valid for six months commencing January 31, 2018 till June 30, 2018.
- ii) All customers maintaining monthly average balance of Rs.50,000/- or more in Local Currency Accounts of Barkat Islamic Banking Current and Saving accounts will be eligible for:
 - a. Free Cheque Books
 - b. Free Pay Orders
 - c. Free Duplicate Statement of Account
- iii) Collecting agent's charges will be recovered at actual.
- iv) All Government taxes/stamp duties and correspondent bank charges (if any) are for customers account and will be charged in addition to bank's charges.
- v) Legal charges will be recovered at actual from the customer and will be charged in addition to bank's charges for the transactions.
- vi) All out of pocket expenses such as SWIFT/courier/fax etc will be recovered in addition to bank's usual charges.
- vii) Pricing/Volume discounts on various products and services may be extended subject to the management's consent.
- viii) The charges specified in foreign currency may be recovered in equivalent rupees.
- ix) The bank may from time to time introduce product where discount/waivers may be offered on existing fees and charges.
- x) For current offerings please contact your Relationship Manager or Call Centre.
- xi) All exceptions to the charges mentioned in all above categories will be as per arrangement with the customer and as approved by the management.
- xii) No charges to be deducted for the Zakat and Tax certificates.

Barkat Branch Network

Sindh

Dadu, Hyderabad, Jacobabad, Karachi, Shahdadpur

Punjab

Bahawalpur, Chiniot, Faisalabad, Ghourghusti, Gakhar, Gujranwala, Gujrat, Jampur, Jaranwala, Kamalia, Kasur, Kot Radha Kishan, Kotla Arab Ali Khan, Lahore, Layyah, Lodhran, Malakwal, More Eminabad, Mandi Bahauddin, Mianwali, Multan, Muridke, Narowal, Okara, Phool Nagar, Illahabad, Rahim Yar Khan, Raiwind, Rana Town, Rawalpindi, Sahiwal, Sargodha, Sambrial, Sadiqabad, Sharqpur Sharif, Sheikhupura, Sialkot, Samundri, Talagang

Khyber Pakhtunkhwa

Bannu, Abbottabad, Batkhela, Buner, Charsadda, Dinga, Dera Ismail Khan, Kohat, Mansehra, Mardan, Matta, Mingora Swat, Nowshera, Peshawar, Swabi, Dera Ghazi Khan, Timergara

Balochistan

Gwadar, Zhob, Hub Chowki, Khuzdar, Chaman, Quetta

Federal Capital

Islamabad

Azad Jammu & Kashmir

Muzaffarabad, Mirpur

Gilgit Baltistan

Gilgit

Fata

Khyber Agency

Registered Office

Faysal House,
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