



From July 01 to December 31, 2021

Schedule of Bank Charges

faysalbank



Contents

S. No.	Description	Page
Trade Services		
1	Imports	3
2	Exports	6
3	Inland Letter of Credit	8
4	Guarantees	8
5	Miscellaneous	10
General Banking		
1	Purchase/Deposit of Drafts & Cheques	11
2	Issuance/Cancellation of Demand Draft (LCY&FCY) & Pay Order	11
3	Remittances and Collection of Cheques (LCY & FCY)	12
4	Clearing (Outward)	13
5	Cheque Return Charges	13
6	Cheques / Cheque Books	13
7	Standing Instructions Fee	14
8	Custodial and transaction Service Charges on IPS Accounts	14
9	Basic Banking Account	14
10	Charges for Not Maintaining Minimum Monthly Average Balance	14
11	Article in Safe Deposit Fee	16
12	Safe Deposit Lockers	16
13	Miscellaneous	17
14	Communication Tariff	19
15	Premature Encashment Penalty/Charges on TDR	20
Cash Management Services		
1	Electronic Channels	23
Electronic Banking Services		
1	ATM	24
2	Internet and Mobile Banking	25
3	SMS Alerts (Branch Banking)	26
4	Faysal SMS Banking	26
5	E-Statement	26
6	Debit Cards	26

Contents

7	Virtual Card	28
8	Contact Centre	29
Unsecured Loans		
1	Faysal Flexi Credit	30
2	Personal Installment Loan	30
3	Credit Cards	31
4	Faysal AutoCash	35
Consumer Loan Products		
1	Faysal Home Finance	36
2	Faysal Car Finance	36
3	Legal Charges (Autos, Mortgages & Durables)	37
4	Charges for Recovery Suit under FIO 2001 in Banking Court	37
Financing		
1	Charges Recoverable in Addition to Profit / Return on Investment	38
2	Commercial & SME Financing Processing Fee	38
3	Agri SME Financing	39
4	Agricultural Financing	39
5	Charges for Pledge Financing	40
6	Sale / Purchase of Securities, Safe Custody	40
7	Fleet Finance	41
8	Faysal Moneyline	41
Faysal Priority Banking		
1	Bank Services	43
2	Faysal Platinum Mastercard Debit Card	43
3	Lockers	44
4	Membership Fee Charges	44
Miscellaneous		
1	Faysal Sahulat Current Account/Faysal Asaan Current Account	45
2	Faysal Business First Current Account	45
3	Faysal Sahulat Current Account	46
4	General	47

Trade & Business Services

1. Imports

A. Letter of Credit				
Sr. No.	Value	1st qtr. or part thereof	Subsequent qtr. or part thereof	Min Rs.
i)	Below Rs. 10 million	upto 0.40%	upto 0.30%	2,300
ii)	Rs.10 million and above but less than Rs. 35 million	upto 0.35%	upto 0.25%	2,300
iii)	Rs. 35 million and above but less than Rs.100 million	upto 0.30%	upto 0.20%	2,300
iv)	Rs.100 million and above but less than Rs.150 million	upto 0.20%	upto 0.15%	1,600
v)	Rs. 150 million and above	Subject to negotiation		
vi)	Amendments	Rs.1300/- per Amendment (flat) or Commission as per items (A) above if amendment involves increase in amount or extension in period of validity of L/C		
vii)	L/C confirmation (where charges are on a/c of opener)	At Actual		
viii)	L/C under Suppliers/Buyers Credit, and deferred payment LC for a period over one year	As per arrangement with customer		
ix)	Revalidation Commission	On revalidation of expired L/C commission will be charged as applicable for opening of new L/C as in A above		
x)	L/C Cancellation	Rs.1,400/- (flat)		

Based on annual volume commitments and security offered and subject to prior approval by Business Unit authority the bank reserves the right to charge different rates as per arrangement with customer/group.

Trade & Business Services

1. Imports

B. Registration Contract for Import		
i)	Contract value upto Rs. 25 million	Upto 0.25% flat (Validity one year) Rs.2,350/- Minimum (Validity one year)
ii)	Contract value above Rs. 25 million up to Rs. 50 million	Upto 0.20% flat (Validity one year) Rs.2,350/- Minimum (Validity one year)
iii)	Contract above Rs. 50 million	Upto 0.15% flat (Validity one year) Rs.2,350/- Minimum (Validity one year)
iv)	Amendment	Rs.1,500/- per amendment (flat) or commission at rates specified under item (B i to iii) above if amendment involves increase in amount/extension in period.

Based on annual volume commitments and subject to prior approval by Business Unit the bank reserves the right to charge different rates as per arrangement with customer/group. In case of reinstatement / amendment in expiry after one year fresh contract registration charges will be applicable.

C. BILLS		
i)	If bills are drawn at usance under Letter of Credit (Acceptance)	Upto 0.20% commission per month or part thereof for any period beyond validity of the Letter of Credit (minimum Rs.1,750)
ii)	Acceptance Commission under Supplier L/C	Upto 0.50% per. qtr or part thereof min Rs.800/-
Note: 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 Acceptance Commission 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 commission will be charged from the date of expiry of the L/C till date of actual retirement of the bill.		
iii)	Profit in the case of import bill drawn under sight L/C for clearance of goods without arrangement (Short term PAD financing under sight L/C) & profit on over due bills	As per specific arrangement with customers

Trade & Business Services

vi)	If importer makes payment of import bill in the foreign currency in which L/C was opened then commission in lieu of exchange	Upto 0.17% plus handling charges Rs.1,750/-
v)	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 done by us b) Opened by us where Fx conversion/forward rate done by other bank.	a) Upto 0.17% Or Min Rs.1,400/- b) Rs.2000/- flat
vi)	Extension in maturity of usance bills under L/C / Bank Contract	Acceptance Commission Upto 0.20% of bill amount per month and minimum R.2000/=plus Swift charges
vii)	Clean Reimbursement Charges (payable to reimbursing Bank)	Actual
viii)	Discrepancy charges on import bills drawn under L/C	Upto USD.80/- or equivalent per document
ix)	Documents returned unpaid (Local)	Upto Rs.1,200/- per bill in addition to handling, courier and SWIFT charges
x)	Document received after L/C Expiry against import bills where shipping gtee/AWB has been endorsed.	Min. Rs.2,350/- (flat)
xi)	Collection & Import Bills unpaid	Rs.1,200/- monthly for six months & over
xii)	Handling and Safe Custody Charges for Holding accepted Bills of Exchange	Rs.600/- per qtr per bill + handling Charges at Actual min Rs.600/-
xiii)	Expense Recovery, Protest, Legal Charges	Actual + USD 16/-
xiv)	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/-

Trade & Business Services

xv)	Advance Payment without L/C. Import Contract and Payment on open account	0.20 % of bill amount or Min Rs. 1,700/-
xvi)	Import Collection Documents returned unpaid	USD 70/- all inclusive of handling courier, SWIFT charges
xvii)	Open account - EIF approval on 'Free of Cost' basis	Rs. 500/- (Flat)
xviii)	Transfer of EIF to other banks	Rs. 500/- (Flat)
xix)	Handling of subsidy / claim	Rs.2,350/- (flat)

D. Others

i)	Issuance shipping guarantee or endorsement of airway bills in the absence of original documents.	Rs.1,800/- flat
ii)	Issuance of freight certificate for import on FOB basis	Rs.1,200/-

2. Exports

A. Letter of Credit

i)	Advising	Rs.1,300/-
ii)	Amendment/ Pre Advising	Rs.1,000/-
iii)	L/C confirmation	0.45% per quarter or part thereof minimum Rs.1,850/-
iv)	Transfer of Export L/Cs	Rs.1,000/- (flat) per transfer plus applicable SWIFT/courier charges
v)	Unutilized Export L/C advising	USD 35/- (flat)
vi)	Export Bill Realized in FCY A/C	0.16%
vii)	Charges for Exports against surrender of FCY notes/ deposit	Rs.1,750/- flat
viii)	Transfer of Export Proceeds to Other Banks	Commission @ 0.16% min or Rs.1,200/- whichever is higher

B. Letter of Credit (received from abroad) If charges on opener's a/c

i)	Advising	USD 32/-
ii)	Amendment	USD 22/-

Trade & Business Services

iii)	Confirmation	0.30% per quarter minimum USD 55/-
iv)	Correspondent's Charges, if any will be recovered	At Actual
v)	Service charges against export documents deals under collection basis where payment cover is already received in bank's Nostro account.	Rs. 0.16% or minimum Rs.100/-
C. Bills		
i)	If the document under restricted LC's are sent to other local Banks for negotiation/Discounting charges	Rs.1,000/- flat plus Courier Charges
ii)	Collection of export proceeds including receipts of advance payment	0.16% Or min Rs.1,200/-
iii)	Documents/Drafts returned unpaid	Rs.1,000/- flat
iv)	Collection Foreign Currency Documentary Export Collection	Rs.1,200/- flat plus courier charges
v)	"Transfer of EEF to other bank or NOC issued/documents transferred"	Rs.1,200/- flat
vi)	Handling of Export Documents under L/C for Other Banks	USD87/- per set of documents plus swift/ courier charges
vii)	Assignment of proceeds to other banks	Rs.1,200/- plus SWIFT
viii)	Handling of advance payment endorsement	Rs.1,200/- flat per advance payment
ix)	Transfer of export proceeds to other bank where no documents handled at our end.	Rs.1,750/- in addition of TT charges
x)	Handling of Duty Draw Back Applications	0.30% or Min. Rs. 600/- per application
xi)	EDS Charges	Rs.80/- per case

Trade & Business Services

xii)	Freight Subsidy Charges	Rs.200/- per case
xiii)	Claim of R&D by the Exporter	Rs.1,200/- per request

3. Inland Letter of Credit

i)	Opening of Inland Letters of Credit	Upto 0.70% for 1st quarter and Upto 0.46% for subsequent quarter or part thereof min. up to Rs.2,350/- or as per arrangement with the customer/group
ii)	Amendment	Rs.1,100/- per amendment (flat) or commission at rates specified under (i) above. If amendment involves increase in amount or extension of shipment/ validity
iii)	If bills are drawn at usance under letter of credit (Acceptance)	Upto 0.15% commission per month or part thereof for any period beyond validity of the letter of credit (minimum Rs.1,000/-)
iv)	Service charges on retirement of bills under L/Cs	Upto 0.34% Min. Rs. 1,200/-
v)	Documents returned unpaid under inland L/Cs	Rs.1,750/- flat
vi)	Negotiation/discounting of rupee bill under Letters of Credit	0.30%, Or Min. Rs.1,250/-
vii)	Service charges on Inland Bills sent on collection	0.16%, Or Min. Rs.1,750/-
viii)	Discrepant document under Inland Letters of Credit	Rs.2,350/- per set
ix)	Invoice Discounting / Guarantee Discounting of Rupee Bill	0.16% Or Min. Rs.1,750/-

4. Guarantees

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
----	--	--

Trade & Business Services

b.	Guarantees issued in favour of Collector of Customs	0.75% per quarter or part thereof minimum Rs.1,700/- Customs Guarantees may be renewed and charged on quarterly basis until original instrument is received.
c.	Other Guarantees	
	i) Guarantees issued at customer's request in favour of beneficiary outside Pakistan	0.46% per quarter or part thereof, minimum Rs.2,350/-
	ii) Guarantees issued at request of foreign banks	0.46% per quarter minimum USD. 350/- or as per arrangement with Correspondent Bank
	iii) Counter Guarantee issued to banks by us for guarantee issuance abroad	0.46% per quarter min. USD. 350/- plus guarantee issuing bank's applicable charges
d.	Issuance of other local guarantees at customer's request (for guarantee approved facility) Including guarantee for deferred payment under stand by L/C/Supplier's or Buyer's credit/pay as you earn scheme	
	i) Less than 5.0 M (with or without any arrangement)	0.50% per qtr or part thereof Min. Rs.1,000/-
	ii) Above Rs.5.0M but less than Rs.15.0M (as per arrangement)	0.40% per qtr or part thereof Min. Rs.1,000/-
	iii) Above Rs.15.0M but less than Rs.150.0M (as per arrangement)	0.33% per qtr or part thereof Min. Rs.1,000/-
	iv) Rs.150.0M and above (as per arrangement)	Subject to Negotiation
e.	Amendment	Rs.900/- per amendment (flat).In case of foreign currency guarantee USD60/-, or commission at rates specified under items (b) & (c) above, if amendment involves increase in amount or extension in period.

Trade & Business Services

f.	Service charges for handling guarantee claims lodged by beneficiary:	
	i) Guarantees issued at customer's request within Pakistan	Rs.2,900/- flat plus applicable SWIFT/courier charges Note: Recovery of this charge is waived for 'BG' issued against Cash margin and FBL Deposit.
	ii) Guarantees issued at request of foreign banks	USD.120/- flat plus applicable SWIFT/courier charges
	iii) Guarantees issued by banks abroad at our request	Rs.2,900/- flat plus Foreign Bank charges at actual plus SWIFT / courier charges
g.	Guarantees issued to Approved Financial Institutions	2.4% Annually or part thereof Min.Rs.1,100/-

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

5. Miscellaneous

a.	Postage/Courier/SWIFT Charges	As per Communication Tariff
b.	Issuance of trade related performance / with holding tax / verification of statement any other certificate at the request of customer	Rs.1,000/- Per request / certificate
c.	Registration of Foreign loans and Equity	Rs. 1000/-

Note: 1. All exceptions to the charges mentioned in (d) (i) to (iv) above will be as per arrangement with the customer and require approval from relevant approving authority.

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

3. 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.

General Banking

1. Purchase/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.2,500/- Outside City:0.90% of transaction amt Or min Rs.400/- max upto Rs 4,000/-

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

i)	Pay Order Issuance	Rs. 350/- (flat)*
ii)	Issuance of Call Deposit Receipts	"Min Rs 100 or 0.1% of transaction Max Rs 400"
iii)	Duplicate Pay Order / CDR Issuance	Rs. 400/- (flat)
iv)	Cancellation of Pay Order / CDR	Rs. 600/-
v)	Cash Pay Order Issuance (For non-account holder)	Rs 1,100/-
vi)	Demand Draft (Local Currency)	Debit to account 0.12% of transaction amt Or Rs. 200/- min - max upto Rs. 2,000/-
vii)	Duplicate (Local Currency) DD issuance	Rs. 400/-
viii)	Cancellation of Demand Draft (Local Currency)	Rs. 400/-
ix)	Cheques and Demand Draft (Foreign Currency)	Rs. 1,850/- (Flat)
x)	Duplicate Foreign Demand Draft issuance	Rs. 1,200/- (Flat)
xi)	Cancellation of Foreign Currency Draft issued by bank on customer's request	Rs. 1,200/- plus SWIFT charges

Note: The 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.

General Banking

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

i)	Collection Cheques & Demand Drafts (Foreign Currency)	Commission Rs. 1,050/- +applicable postal charges
ii)	Collection Cheques & Demand Drafts (Local Currency)	0.18% of transaction amt or minimum Rs.400/- max upto Rs. 4,000/- plus applicable postal charges
iii)	Intercity Clearing	Rs. 350/- 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. Otherwise applicable Pay Order/Demand Draft charges plus postal and/or SWIFT charges
v)	Home Remittances	Nil if proceeds are credited to an account with FBL. Otherwise Rs.3/- per transaction plus postal and/or SWIFT Charges
vi)	Telegraphic Transfer Outward (Foreign Currency)	Rs. 3,000/- Service Charges 0.5% charges on FCY amount withdrawn via FTT/FDD/Conversion/Transfer/ Inward Clearing, within 15 days of FCY Cash deposit
vii)	Amendment in SWIFT message / SWIFT message Charges for return of Inward FCY Remittance	Rs. 850/- per Amendment
viii)	Outward Telegraphic Transfer (Local Currency)	0.14% of transaction amt Or Min Rs.300/- max upto Rs.3,000/-
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	1% of transactional amount or min. 300 max 1,500/-
	c. Postage/Courier/SWIFT Charges	As per Communication Tariff

General Banking

x) Inter Bank Funds Transfer: - RTGS (Real Time Gross Settlement)			
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/-
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 Same day clearing facility is available in designated branches only on amounting to PKR 100,000/- and above.	Rs.500/- (flat)
ii)	Local USD Clearing Cheque	Rs.550/- (flat)

5. Cheque Return Charges:

i)	Clearing/Collection Inward (within City) Inward (Intercity) Inward (Same Day) Outward (within city) Outward (Intercity) Collection Cheque Return	Rs. 600/- Rs. 600/- Rs. 600/- Nil Rs. 200/- Rs. 600/- (No charges in case of return of loan installment cheques) 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.19/- per leaf (No charges to be collected from staff salary a/c)
----	--------------------------	---

General Banking

ii)	New Cheque book in lieu of lost requisition slip	Rs.250/- plus Rs.19/- per leaf
iii)	Stop Payment Charges on Cheque	Rs.500/- per instruction plus postage / SWIFT chgs

7. Standing Instructions Fee:

	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)
--	---	--

8. Custodial and Transaction Service Charges on IPS Accounts:

i)	TBILL/PIB/IJARA SUKUK transactions charges.	Rs.500/- per transaction plus applicable FED (Sale/Purchase/Transfer)
ii)	PIB/IJARA 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 of FED)

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

9. 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)

10. 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, Asaan and Regular Savings Account	Rs.50/- per month or equivalent in Foreign Currency in case Foreign Currency products (Except for loans and OD accounts of CBSME /Corporate clients)
--	--

General Banking

Monthly Average Balance requirement		
i)	Faysal Sahulat	Rs.25,000/-
ii)	Faysal Business First	Rs.50,000/-
iii)	Basic Banking Account	Nil
iv)	Faysal Parvaaz	Rs. 10,000/-
v)	Faysal Asaan Current account	Nil
vi)	Faysal Asaan Saving account	Nil
vii)	Faysal Savings (Regular Savings Account)	Nil
viii)	Faysal Premium	Rs.100,000/-
ix)	Faysal Anchor	Rs.50,000/-
x)	Faysal Moavin	Rs.50,000/-
xi)	Faysal MarketLink	Rs.500,000/-
xii)	Faysal Swift Savers	Rs.50,000/-
xiii)	Faysal LifePlus Savings	Nil
xiv)	Faysal PayCheq Plus	NIL
xv)	Faysal FCY Current Account	USD 1,000
		GBP 1,000
		EUR 1,000
		JPY 100,000
		Rs. 50,000 equivalent in FCY in case of foreign currencies other than USD, GBP, EUR, JPY
xvi)	Faysal Mahfooz Sarmaya	USD 1,000
		GBP 1,000
		EUR 1,000
		Rs. 50,000 equivalent in FCY in case of foreign currencies other than USD, GBP, EUR.
xvii)	Faysal FCY Saving Plus	USD 1,000
		GBP 1,000
		EUR 1,000
		JPY 100,000
		Rs. 50,000 equivalent in Foreign Currency in case of foreign currencies other than USD, GBP, EUR, JPY
xviii)	Faysal Asaan Tez Tareen Remittance Account	NIL

General Banking

All Savings Products are paid profit on a monthly basis except Faysal Savings, Faysal Asaan Savings, Faysal FCY Mahfooz Sarmaya and Faysal FCY Savings Plus on which profit payment frequency is Semi Annual.

Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:

- a. Students
- b. Mustahqeen of Zakat
- c. Employee of Government /Semi Government institutions for salary
- d. Widows
- e. Children of deceased employees eligible for family pensions
- f. Benevolent fund grant etc
- g. Accounts of Citizen Community Boards
- h. School Management Committee Accounts (SMC)
- i. Accounts opened for pension purposes
- j. Accounts opened by senior citizens and physical handicapped persons

11. 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 sq. inches or any part there of Min. Rs.60/- per qtr

12. Safe Deposit Lockers:

Option - A

a.	Annual Rental of Safe Deposit Lockers	
	i) Small Locker	Rs. 4,000/-
	ii) Medium Locker	Rs. 5,500/-
	iii) Large Locker	Rs. 7,500/-
	iv) Extra Large Locker	Rs.12,000/-

General Banking

Option - B			
a.	Margin Limits for Lockers		
		Pak Rupees	US Dollar
	i) Small Locker	Rs. 100,000	USD 2,500
	ii) Medium Locker	Rs. 125,000	USD 3,000
	iii) Large Locker	Rs. 150,000	USD 5,000
	iv) Extra Large Locker	Rs. 225,000	USD 10,000
b.	Key Charges	Rs. 3,500/- per locker (Equivalent in USD for USD account lockers)	
c.	Breaking Charges	Rs. 5,000/- plus vendor / supplier's actual charges	
d.	Locker Late Fee Charges	PKR 1,000/- for small and Medium & 1,500/- for Large & Extra Large	

Note:

I) Staff will be allowed one locker each free of key charges while annual rent will be 50% of the prescribed rates as per option (A); Margin requirement will be full for staff as per option (B).

II) Free Small Locker on PKR 3Mn Annual average Balance in Current Accounts and Medium Locker on PKR 5Mn Annual Average Balance (Subject to availability of Locker in branch).

III) Margin Amount will be refundable in case of surrender of the locker facility

13. Miscellaneous:

i)	Online Transactions charges Intercity (Cash Withdrawal & Deposit).	0.14% on transaction or Rs.500/- whichever is higher. No change on current account
ii)	Account maintenance / Proprietorship/reference / balance confirmation certificates	Rs. 400/- per certificate
iii)	Balance confirmation to auditors	Rs. 350/- per certificate
iv)	Hold Mail Charges	Rs.3,000/- Annually (in advance) only for existing hold mail customers
v)	Credit Report obtained on behalf of customer	Rs.350/- (flat) + Foreign Banks/Agents chgs at actual
vi)	Registration of Charge with Registrar of Securities Exchange Commission of Pakistan	Rs.600/- plus Actual

General Banking

vii)	Providing duplicate Debit & Credit advices, additional copies of L.Cs, SWIFT etc.	Rs.100/- per instrument
viii)	Duplicate statement of Accounts	Rs.35/- (Inclusive of FED)
ix)	Duplicate FFC Bills	Rs.120/-per bill / month.
x)	Fax charges	Local : Rs.150/- (per page) Foreign: Rs.350/- (per page)
xi)	Copy of paid cheques less than 30 days	Rs.400/- per cheque
xii)	Copy of paid cheques more than 30 days	Rs.700/- per cheque
xiii)	Issuance of Proceed Realization Certificate for remittances received beyond 6 months	Free
xiv)	Issuance of Proceed Realization Certificate for remittances received beyond 12 months	Rs.500/- per request
xv)	MIFT (Manually Initiated Funds Transfer) fax transaction	Rs.250/- per month
xvi)	Administrative fee for registering FCY loan agreement with State Bank of Pakistan	As per arrangements
xvii)	Certificate of Encashment of Special USD Bond, FEBC and FCBC	Rs.250/- per certificate
xviii)	Encashment Certificate of Government Securities	Rs.300/- per certificate
xix)	Credit Documentation service charges for consumer banking cash collateralized loans	At actual
xx)	Credit Card bill payment pay order delivery through the Customer Interaction Centre for depository customers	Rs.60/-
xxi)	Cash Pick Up & Delivery through security agencies	Rs.700/- Per trip plus actual Security Agency Charges
xxii)	Tax Collection Charges	Rs 50/- per request
xxiii)	Monthly physical statement charge	35/- (inclusive of FED)
xxiv)	Annually physical statement charge	350/- (inclusive of FED)
xxv)	Internal account transfer without instrument	Rs. 20/-

General Banking

xxvi)	Delivery for Cheque book/ Debit Cards charge	Rs. 250/-
Monthly physical statement will be only sent active account holders who have not subscribe to E-statement		

Note: Waiver for staff salary account on Online Transactions charges Intercity (cash withdrawal & Deposit). Selected branches are open on Saturday for limited banking facilities.

14. Communication Tariff

i) Courier Charges		
a.	For all Overseas Destinations.	Rs.2,000/- or at actual
b.	Charges within the Country.	Rs.175/- per item
c.	Charges within the City	Rs.90/- per item
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% there of 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.	L/C 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

15. Premature Encashment Penalty/Charges on TDR:

The withdrawal of a term deposit (full or partial) before maturity will be subject to premature encashment penalty as provided in the terms and conditions for account and services of the bank or as per the applicable regulatory instructions. In the event that the bank agrees to a client request for premature encashment of term deposit, the premature encashment will be subject to premature encashment penalty and associated costs / charges which can be deducted from the accrued /paid profit there on. The Cost / Charges penalty for early termination shall be determined as follows:

Applicable Premature Encashment Rate - For PKR and FCY TERM DEPOSITS

a. Profit Rate

Published rate of profit prevailing on date of placement or at the date of premature encashment whichever is lower will be used for calculating profit for the period completed till the date preceding the date of premature termination. In case of pre-matured TDRs terminated/encashed before completion of one month for Faysal Izafa & one year for Faysal Izafa Premium, minimum prevailing term deposit rate would be applicable.

b. Premature Encashment Penalty Rate

The premature encashment penalty rate is applicable on principal amount being encashed

- ❖ If remaining period is a year or less than a year, 0.50% of the principal amount on the remaining period.
- ❖ If remaining period is greater than a year, 1.00% of the principal amount on the remaining period

In case the penalty amount is greater than the profit paid/ payable, no profit will be paid to the client and only the principle will be paid or as per the regulatory instructions.

For Foreign Currency Term Deposit

- ❖ If the Certificate is placed for any tenor and the same is encashed before the completion of month then applicable profit rate should be minimum savings of respective FCY.
- ❖ In case the penalty amount is greater than the profit paid/ payable, no profit will be paid to the client and only the principle will be paid or as per the regulatory instructions.
- ❖ For Monthly/ Quarterly/ Half-Yearly/ Periodic profit payout, if the penalty amount exceeds the profit already paid. In such case, Gross Profit (already paid) will be recovered from the customers.

Premature Encashment – illustration-1	(Amt. in Rs.)
Amount of Deposit Being Encashed	1,000,000
Placement Date	3-Nov-15
Maturity Date	3-Nov-17
Original Tenure of Deposit	731

General Banking

Rate of profit agreed with the client	6.15%
Profit Payout Frequency	Maturity
Early encashment date	4-Jan-16
Completed tenure in days	62
Remaining tenure in days	669
Premature Encashment penalty	1.00%
Applicable profit rate on completed tenure	5.35%
Total accrued profit (Principal Amount X Booking Rate X no. of Days Invested / 365)	10,446.58
Total Profit @ New Rate Principal Amount X Applicable Profit Rate on Completed Tenure X no. of Days Invested / 365	9,087.67
Premature Encashment Penalty Principle Amount X Premature Penalty Rate X Remaining Days / 365	18,328.77
Summary:	(Amt. in Rs.)
1. Excess Profit to be recovered	1,358.90
2. Less Premature encashment Penalty amount	18,328.77
Profit Calculated (Total Accrued Profit less 1&2)	-9,241.10
In this case the client will be paid ONLY the principal amount	

Premature Encashment – illustration-2	(Amt. in Rs.)
Amount of Deposit Being Encashed	1,000,000
Placement Date	3-Nov-15
Maturity Date	2-Nov-16
Original Tenure of Deposit	366 days
Rate of profit agreed with the client	5.85%
Profit Payment Frequency	Maturity
Early Encashment date	5-May-16
Completed tenure in days	184 days
Remaining tenure in days	182 days
Premature Encashment penalty	0.50%
Applicable Profit Rate on Completed Tenure	5.60%
Total Accrued Profit	29,490.41

General Banking

Total Profit @ New Rate (Principal Amount X Applicable Profit Rate on Completed Tenure X no. of Days Invested / 365*)	28,230.14
Premature Encashment penalty (Principal Amount X Premature Penalty Rate X Remaining Days / 365*)	2,493.15
Summary	(Amt. in Rs.)
1. Excess Profit to be recovered	1,260.27
2. Less Premature encashment Penalty amount	2,493.15
Profit Calculated (Total Accrued Profit less 1&2)	25,736.99
Withholding Tax on profit @ 10%	2,823.01
Net profit paid to customer	22,913.97
Penalty amount (if any) will be recovered in full/partial from the profit amount only.	
Prize Bond Claim Collection Fee	0.2% (Up to PKR 500,000 winnings)
Prize Bond Cash in Transit Charge	At Actual (Up to PKR 500,000 winnings)

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.

SAVINGS PROFIT CALCULATION

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

Profit rate is always quoted on per annum basis. The formula for calculating profit is:

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

In Mehfooz Sarmaya FCY savings Profit calculation is on a monthly minimum balance and in FCY Savings Plus Profit calculation is on daily balance.

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 account balances, in accordance with our special/structured or standard arrangements with them.**

Electronic Banking Services

1. ATM:

a. Cash Withdrawal fees through ATM:		
i)	On own Banks ATM	Nil
ii)	Cash Withdrawl on Other ATMs (Without Receipt)	Rs.18.75/-
iii)	Cash Withdrawal on Other Bank ATM (With Receipt)	Rs.21.25/-
iv)	All other ATMs (outside Pakistan)*	4% or Rs. 300 whichever is higher with maximum charges of Rs.3000
v)	Receipt Printing for Off-us ATM Transaction	Rs. 2.5 per transaction
vi)	Cardless Transaction	Rs. 15 for FBL Customers & Rs. 30 for Non FBL Customers
b. Balance Inquiry fees through ATM:		
i)	On own Banks ATM	Nil
ii)	Balance Inquiry on Other Bank ATM (Without Receipt)	Rs. 5/-
iii)	Balance Inquiry on Other Bank ATM (With Receipt)	Rs. 7.5/-
iv)	All other ATMs (outside Pakistan)	Rs.225/-
c. Funds Transfers fees through ATM:		
i)	To accounts within Bank	Nil
ii)	IBFT / 1IBFT Insta Charges	0.1% of the transaction amount or Rs 200, whichever is lower.
d. Bill Payment fees through ATM		
	To Listed Companies	Nil
e. Retrieval of Surveillance Camera		
	Recording or Photos	5% of the disputed amount or Rs.1,000/- whichever is higher
<p>* Government advance withholding tax (1% for filer and 3% for non-filers) will apply on transactions where funds are moving / withdrawn outside Pakistan.</p>		

Electronic Banking Services

2. Internet and Mobile Banking

a. Funds Transfers fees		
i)	IBFT / 1IBFT Insta Charges	0.1% of the transaction amount or Rs 200, whichever is lower.
b. Subscription Fee (in advance)		
i)	Annual Fee option	PKR. 500 per year.
ii)	Monthly Fee option	PKR. 50 per month.
c. Fund Transfer Limit Enhancement (For Internal and Interbank Funds Transfer)*		
i)	Default Package Up to PKR.250,000 per transaction and 50 transactions per day. Daily Transfer limit up to PKR.250,000 and Monthly Transfer Limit up to PKR.7,750,000. Up to 500 transactions per month.	NIL
ii)	Silver Package Up to PKR.500,000 per transaction and 70 transactions per day. Daily Transfer limit up to PKR.500,000 and Monthly Transfer Limit up to PKR.10,500,000. Up to 700 transactions per month.	PKR 100 Per Year
iii)	Gold Package Up to PKR.1,000,000 per transaction and 80 transactions per day Daily Transfer limit up to PKR.1,000,000 and Monthly Transfer Limit up to PKR.12,500,000. Up to 800 transactions per month.	PKR 250 Per Year

Electronic Banking Services

iv)	Platinum Package Up to PKR.2,000,000 per transaction and 100 transactions per day. Daily Transfer limit up to PKR.2,000,000 and Monthly Transfer Limit up to PKR.15,500,000. Up to 1000 transactions per month.	PKR 500 Per Year
-----	--	------------------

* Limits and number of daily transactions are applicable on Internal Funds Transfer and Interbank Funds Transfers separately.

3. SMS Alerts (Branch Banking):

a.	Membership fee (in advance)	
i)	Annual Fee option	Rs. 1,000/-
ii)	Monthly Fee option	Rs. 100/-
iii)	Cheque Clearing SMS Fees	Rs. 0.50/- per SMS

4. Faysal SMS Banking:

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

5. E-Statements:

i)	Membership Fee	Nil
ii)	Other SMS alert fees	Nil

6. Debit Cards:

a.	Membership fee (in advance)	
i)	VISA Classic	Rs. 1,150/-
ii)	VISA Gold	Rs. 1,650/-
iii)	VISA Platinum	Rs. 3,900/-
iv)	UnionPay Classic	Rs. 750/-
v)	UnionPay Gold	Rs. 1,150/-
vi)	PayPak-UPI Golootlo	Rs. 1,150/-
vii)	PayPak Classic	Rs. 800/-
viii)	Mastercard Classic	Rs. 1,150/-
ix)	Mastercard Gold	Rs. 1,600/-
x)	Mastercard Platinum	Rs. 3,900/-
b.	Supplementary Card	
i)	VISA Platinum	Rs. 3,600/-
ii)	PayPak-UPI Golootlo	Rs. 850/-

Electronic Banking Services

iii)	Mastercard Classic	Rs. 550/-
iv)	Mastercard Gold	Rs. 850/-
v)	Mastercard Titanium	Rs. 1,200/-
vi)	Mastercard Platinum	Rs. 3,500/-
vii)	Mastercard World	Rs. 6,000/-
c.	Card Replacement Fee Charges	
i)	VISA Classic	Rs. 730/-
ii)	VISA Gold	Rs. 730/-
iii)	VISA Platinum	Rs. 930/-
iv)	UnionPay Classic	Rs. 430/-
v)	UnionPay Gold	Rs. 730/-
vi)	PayPak-UPI Golootlo	Rs, 500/-
vii)	PayPak Card	Rs. 360/-
viii)	Mastercard Classic	Rs. 700/-
ix)	Mastercard Gold	Rs. 700/-
x)	Mastercard Titanium	Rs. 700/-
xi)	Mastercard Premium	Rs, 750/-
xii)	Mastercard Platinum	Rs. 930/-
xii)	Mastercard World	Rs. 1200/-
d.	Other Debit Card Fees	
i)	Transaction Retrieval Fee	Upto Rs. 1200/-
ii)	Point of Sales (POS) Transaction Fee (international merchants, airlines & payments made in currency other than PKR)*	4% or Rs. 300/- whichever is higher with maximum charges of Rs.3000/-*
iii)	Arbitration Charges	Rs. equivalent of US\$580 per case
iv)	Cash Withdrawal Insurance (Optional Insurance Feature)	Rs. 3,600/-Annually Note: All previous policies will continue on the agreed T&Cs
v)	eCommerce Transaction Fee (international merchants, airlines & payments made in currency other than PKR)*	4% or Rs. 300/- whichever is higher with maximum charges of Rs.3000/-*
e.	Prepaid Card	
i)	Annual Fee	Rs. 750/-

Electronic Banking Services

ii)	Replacement Fee	Rs. 500/-
iii)	Reload Fee	Free
* Government advance withholding tax (1% for filer and 3% for non-filers) will apply on transactions where funds are moving / withdrawn outside Pakistan.		

7. Virtual Cards

a.	Issuance Fee (One-time Burner card)	Issuance Fee for following Card Limit ranges are: Rs.120 for upto Rs.3,000 limit; Rs.185 for upto Rs.5,000 limit; Rs.310 for upto Rs.20,000 limit; Rs.435 for upto Rs.50,000 limit; Rs.550 for upto Rs.100,000 limit
b.	Issuance Fee (Re-loadable card)	Issuance Fee for following Card Limit ranges are: Rs.120 for upto Rs.3,000 limit; Rs.185 for upto Rs.5,000 limit; Rs.310 for upto Rs.20,000 limit; Rs.435 for upto Rs.50,000 limit; Rs.550 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*

* Government advance withholding tax (1% for filer and 3% for non-filers) will apply on transactions where funds are moving / withdrawn outside Pakistan.

Electronic Banking Services

8. Contact Centre

a.	Change of Statement Frequency	NIL
b.	Credit Card Linking	NIL
c.	Issuance of drafts & payorders (local & foreign currency) from:- -Non-FFC a/c or non Credit Card payments through the FFC -Pay Order -Demand Draft (Local Currency) -Demand Draft (Foreign Currency)	Please refer to General Banking Charges on SOC Page 11
d.	-Issuance of Balance Confirmation/reference letters -Profit Payment	Rs.125/- per certificate
e.	Issuance of duplicate statement	Rs. 35/- per duplicate statement
f.	Stop payment of cheques Stop payment of lost cheque book	Please refer to General Banking Charges on SOC Page 14
g.	Utility bill payment	Rs.15/- per transaction
h.	Pay Order Issuance through Call Center	Rs. 150/- (flat)

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.

Unsecured Loans

1. Faysal Flexi Credit

a.	Mark Up Rate	Salaried & SEP: 30%, SEB: 34%, Payroll: 25%-30%
b.	Annual Fee	Rs. 3,000
c.	Annual Fee Gold Debit Card	MasterCard Debit Classic: Rs. 1,150/- MasterCard Debit Gold: Rs. 1,600/-
d.	Facility Reactivation charges	Rs. 2,000/-
e.	Late Payment Fee	Rs. 1400/- per instance
f.	Enhancement Fee	Rs. 2,000/-
g.	Issuance of FFC Cheque Book	Same as of Cheque Book Charges mentioned in General Banking Section
h.	SMS Alerts Fee	Same as of SMS Alert Charges mentioned in Electronic Banking Services section
i.	Processing fee	PKR 2,300/- or 1% whichever is higher of the loan amount. Maximum up to PKR 15,000/-

2. Personal Installment Loan:

a.	Mark Up Rate (Fixed)	28% - 38%
b.	Mark Up Rate (Floating)*	(K+13)% - (K+22)%
c.	Processing Fee	Rs. 4,000/- or 1.25% of the loan amount whichever is higher max upto Rs 15,000/-
d.	Prepayment Fee	6% for the remaining principal amount
e.	Enhancement Fee	Rs. 3,000/- or 1% of the top up amount whichever is higher
f.	0% pre-payment penalty	mark-up +1% of applicable mark-up if this option is selected on application (Can only be availed 6 months post approval)
g.	Late Payment Fee	Rs. 500/- per instance

Unsecured Loans

Note: (Applicable for Personal Installment Loan & Faysal Flexi Credit). All government excise and stamp duties, taxes etc. and correspondent bank charges (if any) are for the customer's account and will be charged in addition to the above-mentioned charges.

* Linked to 1 - year KIBOR (Note: All Applicable Government Taxes Apply)

3. Credit Cards:

a.	Annual Fees	
	i) Primary Cards	Velocity/Standard Rs. 4,000/- (Reduced fee of Rs 500 will be charged upon spend based reversal) Blaze/Gold Rs. 6,750/- (Reduced fee of Rs 750 will be charged upon spend based reversal) Titanium - Rs. 7,750/- (Reduced fee of Rs 750 will be charged upon spend based reversal) Platinum- Rs. 10,000/- (Reduced fee of Rs 1,500 based on spend of Rs. 500,000 in 12 months) World - Rs.16,000/- (Reduced fee of Rs 1,500 based on spend of Rs. 1,000,000 in 12 months)
	ii) Supplementary Cards	Velocity/Standard Rs. 1,000/-, Blaze/Gold - Rs. 1,200/-, Titanium- Rs. 2,250/-, Platinum- Rs. 2,400/- World - Rs.4,800/-

Unsecured Loans

b.	Other Charges	
	i) Priority Pass Renewal Fee*	Rs. 2,000/-
	ii) Priority Pass Replacement Fee*	Rs. 500/-
	iii) Supplementary Priority Pass Annual Fee*	Rs. 2,000/-
	iv) Late Payment Charges	Rs. 1,500/- per instance
	v) Beyond Credit Limit Facilitation	Rs. 1,400/-
	vi) Cash Advance Fee	Rs. 1,000/- or 3% of Cash Transaction (whichever is higher)
	vii) Dial a Draft/Pay Order	Rs. 700/- (per request)
	viii) Card Replacement Fees	Rs. 700/-
	ix) Financial Charges	Salaried Approved: 40% Salaried Unapproved: 41% SE: 42%
	x) Returned Cheque	Rs. 1000/-
xi) Copy of sales/substitute voucher	Up to Rs. 2000/-	
	Karachi Golf Club	4 visits are free in a month for World Credit card. 5 visit* will be charged at actual 9-Holes Weekdays - 1,680 9-Holes Weekends/ Holidays - 2,100 18-Holes Weekdays - 2,800 18-Holes Weekends/ Holidays - 3,500 * Prices are subject to change as per prevailing SOC of Karachi Golf Club Karsaz

Unsecured Loans

c.	Other Charges	
	xii) Installment Plan - flat Service Fee	2% per month of the booked amount
	xiii) Balance Transfer on Installment Plan - flat Service Fee	2% per month of transfer amount
	xiv) Total Outstanding on Installment Plan - flat Service Fee	2% per month of the booked amount
	Tenure in month	Service Fee %
	3	35.65%
	6	40.05%
	12	41.70%
	18	41.50%
	24	40.88%
	30	40.16%
	36	39.43%
	42	38.72%
	48	38.05%
54	37.42%	
60	36.82%	
	xv) Open Tenor Balance Transfer - Service Fee	2.7% per month
	xvi) Installment Plan Prepayment Charges	5% of the outstanding amount or Rs. 1,000/- whichever is higher
	xvii) Installment Plan Processing Charges	Rs. 600/-
	xviii) SMS Alerts	Monthly Rs 72/-, Annually Rs 720/- All Digital transactions (including POS/ATM/ Internet) - Free All Non-Digital transactions (including Statement delivery, Bill payment reminders, Bill payment notification etc.)
	xix) Cancellation charges of Pay Order / Dial a Draft	Rs. 500/-

Unsecured Loans

	xx) Arbitration Charges	Master Card Arbitration charges for disputed transaction USD 500/- or equivalent										
	xxi) FX Conversion Charges	Upto 4% of the transaction amount including cross border transaction fee as per MasterCard										
d.	Other Charges											
	xxii) Insufficient Balance fee for Direct Debit Transactions	Rs. 850/-										
	xxiii) Withholding Tax	Current applicable rate on cash withdrawals exceeding Rs. 50,000/- per day on the total amount										
	xxiv) Card conversion/ Upgrade Fee	Rs. 750/- on all cards										
	xxv) Processing Fee - Airline Transactions on Installment Plan - 0% Service Fee (Tenure 3 months)	3% of booked amount										
	xxvi) Processing Fee - Education Fee Payment on Installment Plan - 0% Service Fee (Tenure 3 months)	<table border="1"> <thead> <tr> <th>Disbursed Amount</th> <th>Processing Fee</th> </tr> </thead> <tbody> <tr> <td>5000-25,000</td> <td>600</td> </tr> <tr> <td>25,001-50,000</td> <td>1500</td> </tr> <tr> <td>50,001-75,000</td> <td>2500</td> </tr> <tr> <td>75,001 and above</td> <td>4% of the booked amount</td> </tr> </tbody> </table>	Disbursed Amount	Processing Fee	5000-25,000	600	25,001-50,000	1500	50,001-75,000	2500	75,001 and above	4% of the booked amount
Disbursed Amount	Processing Fee											
5000-25,000	600											
25,001-50,000	1500											
50,001-75,000	2500											
75,001 and above	4% of the booked amount											
e.	Chip Maintenance Fee											
	i) Primary Card	Annually Rs.850/- applicable on all primary cards										
	ii) Supplementary Cards	Annually Rs. 450/- applicable on all supplementary cards										
* For Platinum and World Cards only												
** Over Limit fee will be charged for every billing cycle till the time payment is received.												

Unsecured Loans

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.

4. Faysal AutoCash

a.	Mark Up Rate (Floating)*	(K+9.5%) – (K+11.5%)
b.	Processing Fee	Rs. 3,500/- or 1.25% of the loan amount whichever is higher max upto Rs. 15,000/-
c.	Pre-payment Fee	5% of the remaining principal amount
d.	0% pre-payment penalty	Mark-up +1% of applicable mark-up if this option is selected on application (Can only be availed 6 months post approval)
e.	Late Payment Charges	Rs. 500/- per instance
f.	Reissuance of NOC	Rs. 1,500
g.	Chq Return Charges	As per General Banking Charges
h.	Appraisal Charges	At Actual
i.	HPA Marking Charges	At Actual
j.	Repossession Charges	<ul style="list-style-type: none"> • Repossession of Vehicle: Actual charges or Max Up to Rs. 64,000 (based on the charges paid to repossession agency) • Repossessed Vehicle Parking/ Warehouse Charges: Rs. 3,500/- • Repossessed Vehicle Appraisal Charges: At Actual • Repossession Vehicle Transportation Charges (To Warehouse): At Actual

* Linked to 1-year KIBOR (Note all applicable Government Taxes apply)

Consumer Loan Products

1. Faysal Home Finance:

a.	Documentation, Stamp Duty & Government Levies	Actual
b.	External Agency Fees/ Property appraisal	
	i) Builder (Appraisal)	At Actual
	ii) Builder appraisal for Plot + Construction Loan	At Actual
	iii) For only Builder Loans	At Actual
	iv) Buyer/lender/refinance (appraisal) per BOQ validation	At Actual
	v) Income estimation	At Actual
	vi) Legal charges	At Actual
c.	Late payment charges	Rs. 1,000/- per month
d.	Prepayment charges, full pay-off & partial pre payment	5% (on outstanding amount/ Partial payment amount)
e.	Processing Fee	Rs. 5,800/-
f.	Letter of Outstanding amount	No charges for the first time issuance Rs. 600/- thereafter
g.	Cheque Return Charges	As per General banking charges

2. Faysal Car Finance:

a.	Processing Fee	Individual Financing Rs. 6,000/- per vehicle
b.	Re-issuance of Purchase Order	Rs.1,200/-
c.	Pre-payment Penalty (Full pay off)	1st & 2nd Yr: 6%, 3rd,4th & 5th Yr: 5% (on outstanding amount)
d.	Partial Payment Fee	1st & 2nd Yr: 6%, 3rd,4th & 5th Yr: 5% (on partial payment amount)
e.	Cheque Return Charges	As per General banking charges
f.	Late Payment Fees - Individual Car Finance	Rs. 50 per day
g.	Appraisal Charges	At Actual
h.	Income Estimation	At Actual
	Repossession Charges (Autos)	

Consumer Loan Products

j.	Repossession of Vehicle	Actual charges or Max Up to Rs.64,000/- (based on charges paid to repossession agency)
k.	Repossessed Vehicle Parking/ Warehouse Charges	Rs.3,500/-
l.	Repossessed Vehicle Appraisal Charges	At Actual
m.	Repossession Vehicle Transportation charges (to warehouse)	At Actual
n.	Govt.Levies & Taxes	At Actual
o.	Autos Re-Issuance of NOC:	Rs. 1,500/-
p.	Upfront Tracker Fee	Rs. 20,000/-
q.	Monthly Tracker Management Fee	Rs. 1,200/-
All the above charges are exclusive of FED		

3. Legal Charges (Autos, Mortgages & Durables):

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 charged in addition to bank's charges.

Financing

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

Following Charges will be recovered in addition to profit / return on investment		
a.	Project Examination & Review Fee	Up to 1.55% where applicable
b.	Commitment Fee and/or Front end Fee/ Management fee and/or Arrangement Fee and/or Underwriting Fee and/or Legal Fee and/or Administrative Fee	Upto 1% where applicable
c.	Miscellaneous Charges (i.e. charged for documents, document security, evaluation of security and maintenance thereof etc.)	At Actual
d.	Issuance of Delivery Order against pledge	Rs 650/- per Delivery Order Note: Recovery of this charge is waived for Commercial/ SME Clients with pledge base limits exceeding Rs. 100M.
e.	For Issuance of NOC on Securities held by the Bank	Rs. 6,000/- per NOC request. Note: Recovery of this charge is waived for: • Corporate/ Commercial Clients having total facilities exceeding Rs. 150M • Clients allowed facilities under consortium financing. • Upon full settlement of loan.

2. Commercial & SME Financing Processing Fee:

a.	Upto financing of Rs.10M	Rs 4,000 (flat) or as per negotiation with the client.
b.	Financing of Rs.10M to Rs.25M	0.04% or as per negotiation with the client.
c.	For financing over Rs.25M to Rs.50M	0.045% or as per negotiation with the client.
d.	Financing over Rs.50M	Negotiable

Note: Any waivers/ concessions to be approved by Head CBSME.

Financing

3. Agri SME Financing

a.	Processing Fee (fresh / enhancement applications)	
	i) Upto financing of Rs.10M	0.095% of amt or minimum Rs. 7,000/-
	ii) Above Financing of Rs.10M to Rs.30M	0.085% of amt or minimum Rs. 10,000/-
	iii) Above Financing of Rs.30M to Rs.50M	0.065% of amt or minimum Rs. 25,000/-
	iv) Above Financing of Rs.50M	0.055% of amt or minimum Rs. 32,000/-
b.	Renewal Fee (flat)	
	i) Upto Rs.10M	Rs. 4,000/-
	ii) Above Rs.10M to Rs.30M	Rs. 8,000/-
	iii) Above Rs.30M to Rs.50M	Rs. 20,000/-
	iv) Above Rs.50M	Rs. 32,000/-

4. Agricultural Financing:

a.	Processing Fee (fresh / enhancement applications)	
	i) Upto Rs.1M	0.30% of amt or minimum Rs. 1,500/-
	ii) Above Rs.1M to Rs.10M	0.30% of amt or minimum Rs. 4,000/-
	iii) Above Rs.10M	0.20% of amt or minimum Rs. 22,000/-
b.	Renewal Fee (flat)	
	i) Upto Rs.1M	Rs. 2,000/-
	ii) Above Rs.1M to Rs.5M	Rs. 3,500/-
	iii) Above Rs.5M to Rs.10M	Rs. 9,500/-
	iv) Above Rs.10M to Rs. 50M	Rs. 20,000/-
	v) Above Rs. 50M	Rs. 30,000/-
c.	Repossession charges for financed assets	Actual

Note: In cases of mid-term enhancement, processing fee shall be applicable on the enhanced amount. Any exceptions to be approved by Head Agri & Agri SME.

Financing

5. Charges for Pledge Financing:

a.	Godown Rent	At Actual
b.	Godown Staff Keeper / Chowkidars	At Actual
c.	Delivery Charges (If a Godown Keeper is not posted conveyance charges will also be recovered)	At Actual
d.	Other incidental Expenses (i.e. insurance premia, Legal charges etc.)	At Actual
e.	Credit documentation service charges	At Actual
f.	Collateralized Government Securities processing charges for matured coupons and their encashment at customer's request	Rs.1,200/-

6. Sale / Purchase of Securities, Safe Custody:

a.	Sale and Purchase of Shares and Securities (on account of customer whom financing there against is allowed)		
	i) On the First Rs.10,000/- of face value shares/securities	0.16%	Min Rs. 100/-
ii) On amount exceeding Rs10,000/- of face value of share/ securities	0.08%		
b.	Custodian / Safe keeping fee (For securities eligible for Central Depository Company of Pakistan Ltd.)	CDC Charges + 0.110% p.a of opening share value on first of every month calculated on daily basis payable at every month/ quarter end with Govt. levies, if any.	
	i) Initial Deposit Fee for CDC eligible securities	Actual + @ Rs0.023 per Share (One time charge)	OR Rs.100/- per transaction whichever is higher
	ii) CDC Transaction Fee Shares incoming/ outgoing	Actual + @ Rs.0.0087 per share	
	iii) At the time of withdrawal of eligible securities through CDC	CDC charges + Rs0.50 per share	
c.	Charges for collection of profit/ dividend from other banks	0.30% on the amount of profit/dividend (minimum Rs.60/-)	

Financing

d.	Handling charges for conversion renewals, consolidation or subdivision of Government Securities	Rs.60/- per scrip
----	---	-------------------

7. Fleet Finance :

a.	Processing Fee	"Upto 3 Vehicles: Rs. 6,000 per vehicle More than 3 vehicles: Fee is to be decided on a case to case basis with the customer"
b.	Late Payment Fees - Fleet Finance	Rs. 100 per day
All the above charges are exclusive of FED		

8. Faysal Moneyline:

a.	Balance Confirmation Certificate	Rs. 350/- per certificate
b.	Maintenance Certificate	Rs. 350/ per certificate
c.	Facility Cancellation Certificate / NOC	Free
d.	Balance Confirmation Certificate to auditors	Rs. 1,750/- per certificate
e.	External agency charges and legal documents	At Actual
f.	Financing Against Shares for existing clients only	
	i) Pledged Share Scripts	Rs. 1,200/- per charge requested
	ii) Forced Facility Liquidation Fees	Rs. 5,800/- plus applicable brokerage charges
g.	Processing Fee upto PKR 10 MN	Rs 1500/-for upto 1Mn to 10 Mn
h.	Processing Fee over PKR 10 MN	Rs.1850/- for above 10Mn
i.	Renewal/Enhancement: upto PKR 10 MN	Rs. 1200/-
j.	Renewal/Enhancement: Over PKR 10 MN	Rs 1500/-
k.	Cancellation Fee before maturity (Funded Lines Only)	Rs 2,500 or 5% of the utilized amount whichever is lower

Financing

Note:

- a) The above charge is in addition to brokerage.
- b) Commission will not be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies, and from the subscribers to new share flotation.
- c) When orders for purchase or sale of shares /securities are executed through the bank's other offices, all incidental expenses such as postages, insurance charges etc incurred will be recovered in addition to the commission/ brokerage charges.
- d) 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.

Faysal Priority 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 (Pak Rupees or equivalent in foreign currency)
Current	PKR 3Mn
Savings	PKR 3Mn
CASA Relationship	PKR 3Mn
Term Deposit	PKR 5Mn

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. Faysal Platinum Mastercard Debit Card

All individual customers maintaining Quarterly Average Balance as per the above mentioned grid will be eligible for complimentary Faysal Platinum Mastercard Debit Card(s).	Rs. 3,900/- for non-Priority members
---	--------------------------------------

Faysal Priority Banking

3. Lockers

50% waiver on Annual Rental fee for small locker on PKR 3 Mn Quarterly average balance maintenance and for Medium locker on PKR 5 Mn Quarterly average balance maintenance (Subject to availability of Locker in branch)

4. Membership Fee Charges

Rs. 900/- per month for Priority Membership upon not maintaining the required minimum quarterly threshold.

Rs. 1,000/- per quarter per family member for Family Membership Endroser upon not maintaining required minimum quarterly threshold.

Note: All Faysal Priority Banking customers not maintaining the required quarterly average balance as per the eligibility criteria mentioned above will be liable to Faysal Priority membership charges as mentioned above. Furthermore, the aforementioned customers will also be charged for Faysal Platinum Mastercard Debit Card as per the Schedule of Charges.

Miscellaneous

1. Faysal Sahulat Current Account / Faysal Asaan Current Account / Faysal Asaan Tez Tareen Remittance Account

All customers maintaining Monthly Average Balance of Rs. 50,000/- or more in Faysal Sahulat Current Account, Faysal Asaan Current Account and Faysal Asaan Tez Tareen Remittance Account will be eligible for:

❖	Free Cheque Books
❖	Free Pay Orders/ Demand Drafts
❖	Free Duplicate Bank Account Statements

2. Faysal Business First Current Account

Silver Services

All customers Maintaining Monthly Average Balance of Rs.50,000/- or more in Faysal Business First Current Account, will be eligible for free services listed below:

❖	Cheque Books
❖	Classic Debit card
❖	Online Banking
❖	Pay Orders
❖	e-Statements
❖	Same day clearing
❖	Intercity Clearing
❖	Duplicate Account Statement
❖	Internet Banking & Faysal DigiBank Mobile App
❖	SMS Alerts
❖	Standing Instruction
❖	Pay order Cancellation
❖	Stop Payment on cheque
❖	Copy of paid Cheque
❖	Debit / Credit Advices

GOLD Services

All customers Maintaining Monthly Average Balance Rs.1,000,000/- or more in Faysal Business First Current Account, will be eligible for free services listed below:

❖	All Silver category Waivers
❖	Business Cover Insurance
❖	Cash withdrawal Insurance
❖	Gold Debit Card

Miscellaneous

❖	Interbank Fund Transfer via Faysal DigiBank Mobile App
❖	cash withdrawal on 1-Link on ATM Card
❖	A/C Maintenance Certificate
❖	Balance Confirmation Certificate
PLATINUM Services	
All customers Maintaining Monthly Average Balance Rs.3,000,000/- or more in Faysal Business First Current Account, will be eligible for free services listed below:	
❖	All Silver and Gold categories waivers.
❖	Cash Collection (4/Month)
❖	Discounted Bank Guarantees & Letter of Credit
❖	Solitaire Marking
❖	Platinum Debit Card
❖	Free Locker(Annual Balance)
Please Contact Call Centre for Free Locker Facility.	
Terms and conditions apply, please contact Call Center or branch for details.	

3. Faysal Sahulat Current Account




All customers maintaining Monthly Average Balance of Rs.1 MN or more in Faysal Sahulat Current Account, will be eligible for free services listed below:	
❖	Bank Certificates
❖	Debit/Credit Advices
❖	Stop Payment on Cheques
❖	Returned Cheques /Drafts (drawn on other banks)
❖	Payorder Cancellation / Encashment
❖	FCY Telegraphic Transfers
❖	Standing Instructions Fee
❖	Copy of Paid Cheques (within 30 days)
❖	Same Day Clearing
Transactions limits in Asaan Current & Saving Accounts cannot exceed over Rs. 500,000/- in total debit per month and Rs. 500,000/- total credit balance limit. Mentioned below limits are applicable in Tez Tareen Asaan Remittance Account - Daily Cash Withdrawal PKR 50,000 - Daily Fund Transfer/IBFT PKR 50,000 - Maximum Account Credit Balance Limit PKR 2,000,000/-	

Miscellaneous

4. General

- i. This tariff is valid for six months commencing July 01, 2021 till December 31, 2021.
- ii. Collecting agent's charges will be recovered at actual.
- iii. All Government taxes/stamp duties and correspondent bank charges (if any) are for customers account and will be charged in addition to our bank's charges.
- iv. Legal charges will be recovered at actual from the customer and will be charged in addition to bank's charges for the transactions.
- v. All out of pocket expenses such as SWIFT/courier/fax etc will be recovered in addition to bank's usual charges.
- vi. The waivers on commission and charges, based on average balance are applicable to Consumer accounts only.
- vii. Pricing of financial instruments and transactions for corporate or business banking (SME) customers for 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.
- viii. Pricing/Volume discounts on various products and services may be extended subject to the management's consent.
- ix. The charges specified in foreign currency may be recovered in equivalent rupees.
- x. The bank may from time to time introduce product where discount/waivers may be offered on existing fees and charges.
- xi. For current offerings please contact your Relationship Manager or Call Centre.
- xii. All exceptions to the charges mentioned in all above categories will be as per arrangement with the customer and as approved by the management.
- xiii. No charges to be deducted for the Zakat and Tax certificates.
- xiv. Waiver of charges (if any) as and when advised by regulator would be applied.

For details and to open an account, please visit:
faysalbank.com/en/islamic | 021 111 06 06 06

 faysalislami  faysalbankltd  faysalbanklimited