

**Schedule of Bank charges**  
**Applicable from 01<sup>st</sup> January 2008 – 30<sup>th</sup> June 2008**

**TRADE FINANCE**

<b>A. IMPORTS</b>	
1. Letters of Credit issuance and revalidation charges	
1 <sup>st</sup> Qtr or part thereof	Upto 0.40%
Subsequent Qtr or part thereof	Upto 0.30% per quarter or part thereof
Minimum charges	Rs 1,000/- flat
2. LCs opened on ACU Member Countries	As in '1' above
3. Amendments	As in '1' above for enhancement in amount or extension of expiry, Rs 750/- per amendment for all other amendments
4. Acceptance under Use / Deferred Payments LCs	Upto 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/ retirement of bill; Minimum of Rs.500/- flat
5. Retirement Charges	Upto 0.10% of document amount; Minimum Rs 500/- flat
6. Markup on past due Import Bills under Sight LCs	Upto Rs. 0.57/1000/ diem
7. Markup on Overdue Acceptances	Upto Rs 0.57/1,000/diem after due date
8. Registration of Import Contract	Upto 0.25% of contract value; Minimum of Rs.750/-
9. Amendment in Registered Import Contract	Rs 500/- per amendment; However, commission for enhancement in amount is subject to the same charges as the registration of Import contract.
10. Advance payment against imports	Upto Rs. 1,000/- flat (in addition to remittance charges)
11. Retirement under Inward Documentary Bill for Collection (Payment)	Rs 1,000/- flat
12. Retirement under Inward Documentary Bills for Collection (Acceptance)	0.10% (Minimum of Rs. 500)
13. Endorsement of Airway Bills (AWB) prior to receipt of documents	Rs 1,000/- per AWB
14. Issuance of Shipping Guarantee	Rs 1,000/- per Shipping Guarantee
15. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us	Rs 500/- per certificate
16. Handling of Discrepant documents under Import LC	USD 50/- per bill
17. LC Cancellation Charges	Rs.500/- + Actual charges
18. Credit Report Charges	Rs.250/- + Actual charges
19. LC Confirmation charges	Case to case basis
20. If importer arranges payment of our bills (in foreign currency) through any other bank	Upto 0.10%; Minimum Rs.1,000/-
21. Safe custody charges for holding accepted bills of exchange	Upto Rs.500/- per quarter per bill

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22. Direct/ Clean reimbursement charges	At actual
23. Noting and protesting fee	Actual + USD10/- per bill
24. Issuance of freight certificate for Import of FOB basis.	Upto Rs.1000/-
<b>B. EXPORTS</b>	
1. Letters of Credit	
a) Advising	Upto Rs. 1,500/- per LC
b) Amendment Advising	Upto Rs. 1,000/- per amendment
c) Adding Confirmation on LCs	0.25% per quarter or part thereof, Minimum Rs 1,000/-
d) LC Transfer charges	Rs 750/- flat per transfer + actual charges
e) Negotiation ( FCY Bill / Documents )	At treasury quoted exchange rate + Rs.1000/- per bill / document + courier charges
2. Reimbursement paid to other banks from NR Rupee account	Upto Rs 500/- per transaction
3. Processing of documents under LCs restricted on other banks	Upto Rs 750/- per document.
4. Handling of Duty Drawback Claims	0.25% Minimum Rs 500 per claim
5. Handling Outward Documentary Bill for Collection	Rs 500/- per collection + actual charges
6. Service Charges on Export Documents	Up to 0.13% per bill / document upon realization/ negotiation; Minimum of Rs.1,000/-
7. Export Development Surcharge Handling Charges	Rs 80/- per bill realized
8. Unrealized Documents Negotiated under Reserve	Rs 0.57/1,000/diem from date of negotiation till recovery from customer.
9. Advance Payment Processing	Rs 300/- per advance payment
10. Handling Fee for R&D Claims	Rs 500/- per Claim
11. Transfer of export proceeds to other banks	Upto 0.10% per bill; minimum of Rs. 500/-
12. Assignment of export proceeds	Rs.1000/- + actual charges
13. NOC issuance for transferring documents to other banks	Upto Rs.1000/-
<b>C. LOCAL TRADE</b>	
1. Letters of credit Issuance Charges	
1 <sup>st</sup> Qtr or part thereof	Upto 0.40% per quarter or part thereof
Subs. Qtr or part thereof	Upto 0.30% per quarter or part thereof.
Minimum Charges	Rs 1,000/- flat
2. Amendments	As in '1' above for enhancement in amount or extension of expiry, Rs 750/- per amendment for all other amendments.
3. Acceptance Commission under Use / Deferred Payments LCs	Upto 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/ retirement of bill; Minimum of Rs.500/- flat
4. Markup on past due Rupee Bills under Inland Sight	Upto Rs. 0.57/1,000/ diem



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LCs	
5. Mark up on Overdue Acceptance ( Local Rupee Bills )	Rs 0.57/1,000/diem after due date.
6. Negotiation of bills/ Retirement charges under Inland Sight LCs	Upto 0.35% of bill amount; Minimum Rs. 500/-; Mark-up on discounting of sight/ usance bills will be as per arrangement with the client.
7. Payment under Documentary Collections (Inward)	Upto 0.50% per document, Minimum Rs. 750/-
8. Payment under Documentary Collections (Outward )	Upto 0.50% per document, Minimum Rs. 750/-
<b>D. GUARANTEES</b>	
1. Issuance, Renewal & Extension Commission	
a) All Types of Guarantees	
Up to Rs.100 Million	Upto 0.40% (per Qtr or part thereof)
Exceeding Rs.100 Million	Upto 0.35% (per Qtr or part thereof)
<b>Note: If guarantee secured against 100% Cash margin, the commission charged will be 50% of the above tariff.</b>	
b) Minimum Charges	Rs 1,500/-
2. Amendments	Rs 500/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1(i) above.
3. Guarantee approval from SBP	Rs 1,000/- per case
<b>CASH SERVICES</b>	
<b>A. FOREIGN REMITTANCES</b>	
1. Outward Telegraphic Transfer & Demand Drafts	USD 10/- or equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days of the Deposit.
2. Cancellation	
a) Demand Drafts (if Original is returned upon cancellation)	USD 5/- or equivalent.
b) Demand Draft (if stolen or lost)/Issuance of Duplicate Draft	USD 10/- or equivalent, upon confirmation of non encashment and completion of formalities.
c) Telegraphic Transfer	USD 10/- or equivalent upon receipt of confirmation of non-payment.
3. Issuance of Encashment Certificates	Rs 500/- for remittances over 3 months old, Rs 1,000/- for remittances over 2 years old
<b>B. FOREIGN CURRENCY DEPOSITS</b>	
Over the counter charges	0.1% of the deposit amount, Minimum USD 3/-
<b>C. FOREIGN COLLECTION</b>	
1. Outward	USD 10/- or equivalent per collection.
2. Inward	USD 5/- or equivalent PLUS DD/TT Charges as in 'A1'

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	above per instrument
3. Outward Bills Returned Unpaid	Rs 750/-
4. Issuance of Proceeds Realization Certificates	Rs 500/- per certificate for remittances over 3 months old Rs 1,000/- per certificate for remittances over 2 years old.
<b>D. PURCHASE OF FOREIGN CURRENCY INSTRUMENTS (As per limits prescribed by Prudential Regulations &amp; within delegated authority)</b>	
1. Drafts drawn on first class banks	1.0% Minimum USD 10/- PLUS markup at agreed rate.
2. Encashment of TCs	1.0% (Minimum USD 5/-)
3. Clean Cheques Purchased	1.5%; Minimum USD 10/- PLUS markup at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.
<b>E. FOREIGN EXCHANGE PERMITS &amp; "M" FORM APPROVALS (ALL KINDS)</b>	
1. Fresh cases	Rs 2,000/-
2. Per Subsequent Renewal	Rs 1,500/-
3. "M" Form Processing	Rs 250/-
<b>F. LOCAL REMITTANCES</b>	
<b>1. Outward Telegraphic Transfer &amp; Demand Drafts</b>	
a) Upto Rs.10,000	0.25%; Minimum Rs. 25/-
b) Upto Rs.100,000	0.20%; Minimum Rs. 40/-
c) Upto Rs.1,000,000	0.10%; Minimum Rs. 200/-
d) Upto Rs.2,000,000	0.075%; Minimum Rs 1,000/-
e) Over Rs.2,000,000	0.060%; Minimum Rs 2,000/-
<b>2. Pay Orders</b>	Rs 100/- In case request received through CresPhone Banking, the charge shall be reduced to Rs 50/- per pay order
<b>3. Cancellation</b>	
a) Demand Draft (if original is returned upon cancellation)	Rs 250/-
b) Demand Draft (if stolen or lost)/Issuance of Duplicate Draft)	Rs 500/- upon confirmation of non-encashment and completion of formalities.
c) Telegraphic Transfer	Rs 500/- upon receipt of re-credit confirmation from paying bank.
d) Pay Order (if original is returned upon cancellation)	Rs 100/-
e) Pay Order (if stolen or lost)/ Issuance of duplicate	Rs 150/-
<b>G. LOCAL COLLECTION</b>	
1. Outward	0.05% ; Minimum Rs 100/-
2. Inward	Rs 100/- PLUS DD/TT/PO Charges

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<b>H. PURCHASE OF LOCAL CURRENCY INSTRUMENTS</b> <b>(as per limits prescribed in Prudential Regulations &amp; within delegated authority)</b>	
1. Drafts/PO drawn on First class banks	0.25%; Minimum Rs 500/- PLUS mark up at agreed rate.
2. Clean cheques & other negotiable instruments purchased	0.50%; Minimum Rs 500/- PLUS mark up at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.
<b>ADVANCES</b>	
1. Legal Counsel	Actual
2. Project Examination fee	Upto 1% of the facilities requested, where applicable or as per agreement with the client.
3. Interim Reviews	Upto maximum of 0.5%, negotiable on case to case basis
4. Arrangement/Syndication Fee	As per arrangement with the company.
5. Commitment Charges	0.75% to 1.5% as per agreement on case to case basis.
6. Re-scheduling & restructuring fees	As per arrangement with the company
7. Documentation Charges	Actual
8. Security Maintenance Charges	Actual, as and where applicable
9. Renewal fee for credit facilities	Upto maximum of 1%, negotiable on case to case basis
10. Trusteeship Fee	On case to case basis as per agreement with the customer
11. Monitoring Fee	On case to case basis as per agreement with the customer
12. Consortium Agency Fee	On case to case basis as per agreement with the customer
<b>A. MORTGAGES</b>	
1. Property Valuation Charges	Actual, Minimum Rs 3,500/-
2. Insurance	Actual
3. Administrative Charges	As applicable
<b>B. PLEDGED STOCK</b>	
1. Godown Rent	Actual PLUS 20% to include staff time
2. Godown Staff Salaries	Actual
3. Godown Inspection	Rs 500/- per day, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown
4. Delivery Supervision Charges	Rs 500/- per trip, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown.
5. Muccaddam Charges	Actual
6. Delivery Order Issuance	Rs 250/- per delivery order
7. Insurance Premium	Actual

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<b>C. HYPOTHECATED SECURITIES</b>	
1. Stock Inspection Charges	Rs 500/- per day PLUS T. A. & D.A., as per bank policy, depending on the location of the Godown OR actual in case inspection is outsourced
2. Insurance Premium	Actual
3. Valuation	Actual
<b>D. SECURITIES AND SAFE CUSTODY SERVICES</b>	
1. Account opening and maintenance charges	Rs 1,500/- for individuals, Rs 2,000/- for other customers. Charges per annum, payable up-front
2. Safe Custody – On shares or cost/securities	0.10% flat, payable up-front, chargeable quarterly on market value (as the case may be) of shares/securities at the start of the quarter
3. Handling –Sale/Purchase of shares/securities	0.10% flat on market value or cost (as the case may be) of the shares/securities
4. Handling-Deposit/withdrawal shares/securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal
5. Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit/return/dividend collected
6. Insurance, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & courier charges	Actual
<b>* Note: These service charges apply in the case of our financing against shares/securities also.</b>	
7. Search Reports	Actual
8. Registration of Loan with SBP	Rs. 5,000/-

## CONSUMER BANKING

<b>A) AUTO FINANCE</b>	
1. Loan Management & Documentation fees	Upto Rs 5,000/- (new/used car) per case upfront (Non-refundable)
2. Vehicles Registration charges	Actual
3. Late payment charges	Rs 500/- or 10% of due installment, whichever is higher, on best effort basis.
4. Early Settlement Charges	Upto 5% on principal outstanding
5. Re-possession charges	Actual
6. Cheque return charges (only for Auto customers)	Rs 1,000/- per return
7. Insurance	Upto 7.5% of the vehicle value
8. Vehicle valuation charges (used car)	Rs 2,000/-
9. Legal Notice fee	Rs. 5000
10. Issuance of Duplicate Transfer letter	Rs.1000
11. Issuance of Duplicate NOC	Rs. 500
<b>B. HOUSE LOAN</b>	

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1. Loan Management & Documentation fees	Upto Rs 5,000/-
2. Income Estimation	Upto Rs. 5000/-
3. Property Appraisal Fee	Upto Rs 4,000/-
4. Legal Fee	Upto Rs 5,000/-
5. Early/Partial Settlement Charges	Upto 5% on Principal Outstanding
6. Late Payment Charges	10% of the due Installment Amount on best effort basis
7. Life & Property Insurance	Actual
8. Loan enhancement fee	Upto Rs 5,000/-
9. Issuance of Duplicate NOC	Rs. 1000
<b>C. CONSUMER PERSONAL LOAN</b>	
1. Loan Management & Documentation fees	Rs.2,000/- or 1% of the Loan Amount, whichever is higher (Non- Refundable)
2. Early Settlement Charges	
a. Within 1 year of Loan Outstanding	Upto 6% of the Remaining Principal Amount
b. During 2 & 3 years of Loan Outstanding	Upto 3% of the Remaining Principal Amount
c. During 4 & 5 years of Loan Outstanding	Upto 2% of the Remaining Principal Amount
3. Late payment charge	Rs 500/- or 10% of due installment, whichever is higher, on best effort basis
4. Cheque return charges (only for PL customers)	Rs 500/- per return
5. Legal Notice fee	Rs. 5000/-
6. Top-up/ Enhancement Facility fee	Rs.1,500/- or 1% of Top-up/ Enhanced amount, whichever is higher
7. Issuance of Duplicate NOC	Rs. 500
<b>D. SMALL BUSINESS LOAN</b>	
1. Loan Management & Documentation fees	Rs.3,000/- or 1% of the Loan Amount, whichever is higher
2. External Agency fees	Income estimation: Actual (where applicable)
3. Late payment charge	Rs 500/- or 10% of due installment, whichever is higher, on best effort basis
4. Top-up Facility/ Enhancement fees	Rs 5,000/-
5. Early Settlement Charges	
Within 1 year of Loan Outstanding	Upto 6% of the Remaining Principal Amount
During 2 & 3 years of Loan Outstanding	Upto 3% of the Remaining Principal Amount
During 4 & 5 years of Loan Outstanding	Nil
6. Cheque return charges (only for SBL customers)	Rs 500/- per return
7. Stock Insurance	Actual
8. Legal Notice fee	Rs 5,000/-
9. Issuance of Duplicate NOC	Rs. 500
<b>E. CASH SECURED LOANS</b>	

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Annual fee/Renewal Fee	PKR 1,500			
Enhancement	PKR 1,000			
Penal Mark-up	Increase upto 3% on outstanding principal			
Prepayment Charges	-			
<b>Late Renewal Charges</b>	<b>PKR 100/day from date of expiry</b>			
<b>F. CREDIT CARDS:</b>				
Joining Fee	Silver Card Rs. 500	Gold Card Rs. 500	Titanium Card Rs. 1000	Platinum Card Rs. 2000
Annual Fee	Upto Rs. 2000	Upto Rs. 4000	Upto Rs. 6000	Upto Rs. 8000
Airport lounge visit fee	N/A	Upto US\$ 30 per visit	Upto US\$ 30 per visit	Upto US\$ 30 per visit
Supplementary card (Annual) Fee	Upto Rs. 500	Upto Rs. 500	Upto Rs. 1000	Upto Rs. 1000
Late payment fee/charges	Rs. 600 or 10% of minimum amount due which ever is higher			
Service Fee	Upto 42% or 3.5% per month			
Over limit fee/charges	Rs. 1000/-			
ATM Cash Advance Fee(s)/Call a Draft fee	Higher of Rs. 400 or 3% of cash transaction plus all charges passed on by the acquiring bank			
Pay Order/Demand Draft Issuance Fee	Rs. 500/- If through Cresphone Rs. 10			
Cheque Book Issuance	Rs. 25 per leaf PLUS government levies, if any. FREE if issued through Cresphone			
Document retrieval Charges	Local Rs. 400 per document/Foreign Rs. 1000/- per document			
Returned Cheque charges/Rejected Autopay service fee	Upto Rs.1000/-			
Cash Payment Processing Fee	Rs. 200/- per statement			
Cheque/cash pick up fee/charges	Rs. 200/- per statement			
Requesting statement of card account	Rs. 75/- per statement			
Card replacement fee(s)	Rs. 300 for Silver and Rs. 500 for Gold			
Card Conversion Fee	Upto Rs. 1000			
Card/Credit Limit Clubbing fee	Upto Rs. 500 per card			
(Utility) Bill payment	Upto Rs.100 per bill payment. Through Cresphone Rs. 75/-			
Visa/MasterCard Arbitration Charges for Disputed Transactions	US\$ 500 or equivalent per transaction			



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Foreign transactions	Upto 5% over prevailing market currency rate or as per directives of SBP and all 3rd currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master Card. Furthermore, international transaction fee will also be charged as per Visa/MasterCard
<b>SMS/E-mail alerts service</b>	
Service Charges	Upto Rs. 200 per month
Charges per SMS/E-mail	Rs. 10 per message/on over and above 25 messages per month
<b>Credit Card direct debit service</b>	
Enrollment fee	Rs.500
Fee per transaction	Rs. 100 or 3% (whichever is higher)
E-mail Statement	Rs. 50 per month
Account closing charges	Rs. 500
Insufficient balance fee for direct debit transactions	Rs. 500
<b>Insurance Charges</b>	
Credit Guard Plus	upto 0.75% of the outstanding amount
Golden age plan	Upto Rs. 500/- per month
Happy Nest Plan	Upto Rs. 3500/- per month
Little Masters Future Plan	Upto Rs. 600/- per month
Wallet Safeguard Plan	Upto Rs. 600/- per month
ATM Cash Guard	Upto Rs. 225 at ATM per cash transaction on credit card. Coverage for 1 hour after transaction
Travel Calamity Plan	Upto Rs. 200/- per month
Federal excise duty	5% on credit card issuance, Processing and operational charges
Withholding tax	0.2% on cash withdrawals exceeding Rs. 25,000 per day

<b>Cres Balance Transfer Facility - BTF*</b>										
Balance Transfer Processing Fee	Upto 3% of the transferred amount or Rs. 500, whichever is higher									
Flat Service Fee per month	1.50%									
Service Fee (annualized rate):										
Tenure	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>18 Months</b>	<b>24 Months</b>	<b>30 Months</b>	<b>36 Months</b>	<b>42 Months</b>	<b>48 Months</b>	<b>54 Months</b>
Service Fee	30.23%	31.32%	31.72%	31.76%	31.46%	31.04%	30.59%	30.14%	29.70%	29.28%
Prepayment Charges	4% of outstanding BTF Amount									
<b>Cres Call a Draft - CAD*</b> (within credit limit of Credit Card)										



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Flat Service Fee per month													1.70%
Service Fee (annualized rate)													
	<b>3</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>48</b>	<b>54</b>	<b>60</b>	
Tenure	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	
Service Fee	30.35%	34.17%	35.35%	35.74%	35.70%	35.28%	34.75%	34.19%	33.64%	33.10%	32.60%	32.12%	
Processing Charges													Bank remittance plus up to Rs. 1000 (per request)
Prepayment Charges													4% of outstanding COC Amount
Call-a-Draft Pay Order Charges													RS. 350 per draft/pay order
<b>Cres Monthly Payment Plan - MPP*</b> (Retail/Cash Transactions)													
Flat Service Fee per month													1.70%
Service Fee (annualized rate):													
	<b>3</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>48</b>	<b>54</b>	<b>60</b>	
Tenure	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	
Service Fee	30.35%	34.17%	35.35%	35.74%	35.70%	35.28%	34.75%	34.19%	33.64%	33.10%	32.60%	32.12%	
Processing Charges													
Retail Transactions													Rs. 1000 per transaction
Cash Transactions													Rs. 600 or 3% of cash transaction (whichever is higher) plus all charges passed on by the acquiring bank
Prepayment Charges													4% of outstanding SIP Amount
* The service fee and Tenor may change during this period and shall be communicated to all customers through Monthly statement inserts, website and/or application form.													
<b>G. DEBIT CARDS</b>													
							<b>CresBlue</b>			<b>CresGold</b>			
Primary Card Annual Fee							Rs. 500/- per card			Rs. 1000/- per card			
Supplementary Card Annual fee							Rs. 150/- Per Card			Rs. 500/- Per Card			
Card Replacement Fee							Rs. 500/-			Rs. 300/-			
Card Conversion Fee							Upto Rs. 1,000/- per conversion						
Utility Bill payment							Upto Rs.100/- per bill payment. If through Cresphone Rs. 75						
Visa/MasterCard arbitration Charges for Disputed Transactions							US\$ 500/- or equivalent per transaction						
Transaction retrieval fee							Local Rs. 350 and International Rs. 800						
International Usage fee at POS							Rs. 25/- per transaction						
Foreign transactions							Upto 5% over prevailing market currency rate or as per directives of SBP and all 3rd currency transactions will						

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	be first converted into US Dollars as per rate quoted under arrangement with Visa and Master Card. Furthermore, international transaction fee will also be charged as per Visa/MasterCard
<b>SMS/E-mail alerts service:</b>	
Service Charges	Upto Rs. 200 per month
Charge per SMS/E-mail	Rs. 10 per message/on over and above 25 messages per month
Debit Card direct debit:	
Enrollment fee	Rs. 500/-
Fee per transaction	Rs. 100/- or 3% of the transaction amount (whichever is higher)
Cash Withdrawal:	
From CresBank's ATM	Nil
From 1-Link member bank ATM	Upto Rs. 100 per transaction
From MNET ATM	Upto Rs. 100 per transaction
International ATM Transactions	Rs. 300 Per Transaction or 3% of transaction amount whichever is higher

**CORPORATE/SME LEASING**

1. Processing Fee	1% per case upfront or negotiable on customer to customer basis.
2. Document Charges	Rs.2,000/-
3. Commitment Charges	0.5% per quarter on un-disbursed commitments or negotiable on customer to customer basis.
4. Vehicle Registration Charges	At actual PLUS dealer/agent service charges, if any
5. Late payment Charges	Rs 1/1,000/diem or negotiable on customer to customer basis
6. Premature termination charges	Upto 5% of Principal Amount Outstanding
7. Repossession Charges:	Actual as advised by repossession agencies.
8. Legal Expenses:	Actual as borne by the bank.
9. Cheques returned unpaid	Rs 1,000/-
10. Advertisement for sale of vehicles repossessed from defaulted clients	At actual cost

**BRANCH BANKING CHARGES**

1. Standing Instruction Charges	Rs 100/- per transaction (apart from other applicable charges).
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2. Minimum Balance Charges		Minimum balance charges of Rs 50- per month will be levied, in case minimum monthly average balance mentioned below is not maintained.
<b>Type of Account</b>	<b>Currency</b>	<b>Monthly Minimum Balance Requirement</b>
Current	Rupee	10,000/-
PLS Savings	Rupee	15,000/-
Current	F.C.	NIL
Saving	F.C.	USD1,000 or equivalent
Horizon	F.C.	USD1,000 or equivalent
Enhanced Savings Account (ESA)	Rupee	5000/-
<p><b>Note:</b> The bank at its discretion may close any account not maintaining the required average monthly minimum balance. The following categories are exempt from levy of minimum balance charges</p> <ul style="list-style-type: none"> <li>• Students</li> <li>• Mustahiqueen of Zakat</li> <li>• Employees of Government / Semi-Government institutions for salary and pension purposes</li> <li>• Widows / children of deceased employees eligible for family pension / benevolent fund grant</li> </ul>		
3. Cheques returned unpaid		
a) Cheques drawn on us (Cash & Clearing)		Rs 200/- per return
b) Outward Clearing Cheques Returned unpaid		Rs 30/- per return
4. Stop Payment of Cheques		Rs 200/- per cheque. Through Cresphone Rs. 100 Rs 500/- per (continuous) series of cheques.
5. Duplicate Statements of Account issued other than at standard frequencies		Rs 100/- per statement. In case request received through CresPhone Banking, the charge shall be reduced to Rs 25/- per statement.
6. Account Balance/Account Activity Certificates/Balance Confirmations		Rs 300/- per certificate
7. Issuance of Credit Reports		Rs 300/- per report, recoverable from account holder or correspondent bank, as applicable.
8. 1 <sup>st</sup> Cheque Book		Free for current account customers only
9. Cheque Book Issuance		Rs 5/- per leaf PLUS government levies, if any.
10. Counter Cheque Issuance		Rs 10/- per cheque leaf
11. Cheque Book Dispatch		Rs 100/- per book PLUS postage/courier charges
12. Payment of prize money of National Prize Bonds		0.25% of prize money; Minimum Rs 50/-
13. Cash Collection Services		Rs 1,000/- per collection PLUS cost of security arrangement
14. Corporate Salary Disbursement		Upto Rs.100/- per salary per month; Minimum Rs.2,000/-
15. Same day Clearing Charges		Rs 500/- per cheque
16. Third Party Test verification charges		Rs 250/- per test
17. (a) Online Banking (Cash Deposit)		<b>Online Intercity Charges:</b> (a) upto Rs.250,000/- Rs.100 (Flat) (b) above Rs.250,000/- Rs.0.05%

**Schedule of Bank charges**  
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(b) Online Banking (Clearing)	Free
18. Hold Mail Charges	Rs 500/- p.m. recoverable upfront
19. Minimum balance charges	Rs 50/- per month
20. Account Closing charges	Rs 150
21. Duplicate advices	Rs 50 per advice
22. Copy of paid checks (less than 6 months)	Rs 300
23. Copy of paid checks (more than 6 months)	Rs. 600
24. Issuance of PRC for remittances	Rs.250
25. Issuance of counter check (loose check)	Rs. 300
26. Cash Pick Up & Delivery	Rs 1000 plus actual security agency charges
27. Other Charges: ATM withdrawal Insurance charges	Rs. 250 per month per relationship card for monthly subscribed customers only & Rs. 200 per day for in case availed at the ATM.
28. Mailing Check Book	Courier Charges on actual
29. SMS/Email Alert Subscription charges	Upto Rs. 200
<b>TELECOMMUNICATION CHARGES</b>	
1. Telex/Swift: a) Import LCs:  b) Telegraphic Transfers:  c) Others	Full Telex: Rs. 1500/- Short Telex: Rs. 700/- Amendments: Rs. 700/-  Foreign TTs: \$15/- or equivalent Local TTs: Rs. 200/-  Rs. 700/-
2. Courier	International: Rs.1,200/- Intercity: Rs. 100/- Intracity: Rs. 35/-
3. Postage	<b>International</b> Export Documents: Rs. 300/- Others – Registered: Rs.100/- Others – Ordinary: Rs.50/- <b>Domestic</b> Registered: Rs.50/- Ordinary: Rs.25/-
4. Fax (per page)	Local : Rs. 100/- Foreign : Rs. 300/- Through Cresphone Rs. 50 local and Rs. 100 foreign
5. Telephones	Estimated actual charges, depending upon the length of call; minimum Rs 200/-

**Schedule of Bank charges**  
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<b>LOCKERS</b>		
1) Rent	Small Medium Large	Rs 1,000/- p.a. Rs 2,000/- p.a. Rs 3,000/- p.a.
2) Key Deposit (in advance to be refunded on termination)	Small Medium Large	Rs 2,000/- Rs 5,000/- Rs 7,000/-
Note: Locker rent will be waived for the customers maintaining Key Deposit as under during tenancy period.		
	Small Medium Large	Rs 50,000/- Rs 100,000/- Rs 150,000/-
3) Late fee (Locker rent)	To be charged on the sole discretion of the Management.	
4) Breaking Charges	Actual PLUS Rs 1,000/-	
<b>ATM CHARGES</b>		
Use of ATM at bank machines	Free	
ATM Card Replacement Charges	Rs.100/- per card	
Withdrawal (CresBank customer 1-Link/ M-Net Switch)	Rs 15/- per transaction	
Withdrawal (Non CresBank customer CresBank ATM)	Rs 15/- per transaction	
Withdrawal (CresBank customer CresBank ATM)	Free	
Balance Inquiry (CresBank customer 1-Link Switch)	Free	
Balance Inquiry (CresBank customer M-Net Switch)	Rs 5/- per transaction	
Balance Inquiry (CresBank customer CresBank ATM)	Free	
<b>BASIC BANKING ACCOUNT</b>		
Type of Account	Current (Non-remunerative)	
Minimum Initial Balance	Rs 1,000/-	
Minimum Balance Requirement	NONE	
Minimum Balance Charges	NONE	
Free Counter Transactions	2 Deposit Transactions and 2 chequing withdrawals per month	
Free ATM Transactions	Free on CresBank ATMs	
Statement of Account Frequency	Annual	

### **WAIVER OF CHARGES**

Postage, Courier, Telephone, Telex and Fax Charges will not be recovered from account holders maintaining an average monthly balance of Rs 1.0 million or equivalent in current account and Rs 2.0 million or equivalent in profit bearing account. For the purposes of determination of exemption, previous month's average balance shall be used. Commission on following type of transactions will also not be deducted from such customers.

1. Pay Order and Demand Draft Issuance
2. Outward Remittances –Local & Foreign\*
3. Inward Remittances –Local & Foreign
4. Collection of Local & Foreign Currency Cheques
5. Statement of Accounts
6. Returned Cheques
7. Stop Payment of Cheques
8. Standing Instructions Fee
9. Issuance of Balance Confirmation Statements
10. Delivery of Cheque books by Registered Mail
11. Issuance of Counter Cheques
12. "M" Form Approval
13. Cash Collection Services if collection is equivalent to Rs.1 million and/or above.
14. Lockers (waiver of rent as well as key deposit).
15. Same day clearing charges if value of the cheque is Rs. 5 million and/or above.
16. Cheque book charges for priority Customers.
17. Foreign Currency deposits over the counter charges.

CresBank Staff is also exempt from these charges and minimum balance charges; however, out of pocket expenses will be recovered.

Wherever term **UPTO** has been used, the respective Business Head, or person with authority delegated by the Business Head, will lower the charges in view of relationship angle & other business considerations. In the absence of written approval, maximum charge shall be recovered from the customer.

\* Other than charge on remittance in F.C, where cash has been deposited.

Waiver is subject to approval as per delegated authority given in the approved Product Program & Policy Guidelines.

### **NOTE**

- a) All government excise duties/taxes/Zakat etc., are for customers' account and will be deducted in addition to the above mentioned charges.
- b) Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Charges may be collected in Pak Rupees or Foreign Currency in all categories.
- d) Courier charges and postage will be recovered on trade services related transactions.
- e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.



CresBank

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- f) Charges relating to corporate customers may differ as a result of an agreement between the Customer concerned and the Bank.
- g) Only processing may vary according to bank's product offering.
- h) In cases where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive some / all charges.
- i) Federal Excise Duty wherever applicable will be collected over and above normal charges.
- j) No service charges will be levied for collection of fee from students of Educational Institutes.