



Meezan Bank
The Premier Islamic Bank

SCHEDULE OF SERVICE CHARGES

Effective from 1 July to 31 December, 2019



Summary of Revision/ New Charges (Jul-Dec-2019)

Section	Description	Revision / New Charges	Page
H - Branch Banking	(xiii) Cheque Book Issuance	Revision in Charges	9
I - Local Remittances	(ii) Pay Order Issuance	Revision in Charges	10
J - Meezan Kafalah (New Section)	(i) Wakalah fee	Addition of Section	11
	(ii) Takaful Charges		
K - ADC Services	(i) Meezan VISA Silver Debit Card	Renamed	12
	(ii) Meezan MasterCard Classic Debit Card	New Charges	
	(xvi) SMS Alert Service (For Company Accounts)	Revision in Charges	
	(xvii) Interbank Fund Transfer Facility (IBFT)	Revision in Charges	
N - Easy Home	(i) Upfront Processing Fee	Revision in Charges	14
R- Capital Market	(i-e) CDC Charges	Renamed	15
S - Meezan Smart (Section renamed from Meezan Upaisa)	Person to Person Funds Transfers Charges	Charges Removed	16
	(i) Meezan Smart PayPak Card	New Charges	
	(ii) PayPak Card Replacement Charges	New Charges	
	(iii) Meezan Payroll Card Annual Charges	Renamed	
	(iv) Interbank Fund Transfer Facility (IBFT)	Revision in Charges	
	(v) Balance Inquiry on other banks ATM in Pakistan	Revision in Charges	
	(vi) Cash Withdrawal at Meezan ATM & 1Link/MNET member Banks' ATM	Revision in Charges	
	(ix) Cash Withdrawal from Branches	New Charges	



TABLE OF CONTENTS

A - IMPORT	2
B - INLAND LETTER OF CREDIT	5
C - GUARANTEES	6
D - EXPORT	7
E - FINANCES	8
F - FOREIGN REMITTANCES	9
G - FOREIGN BILLS	9
H - BRANCH BANKING	10
I - LOCAL REMITTANCES	11
J - MEEZAN KAFALAH	11
K - ADC SERVICES	12
L - MEEZAN PREMIUM BANKING	13
M - IJARAH	14
N - EASY HOME - ISLAMIC HOUSING FINANCE	14
O - MEEZAN CONSUMER EASE AND BIKE IJARAH	14
P - LABBAIK TRAVEL AASAAN (INSTALLMENT PLAN)	15
Q - COMMUNICATION TARIFF	15
R - CAPITAL MARKET	15
S - MEEZAN SMART	16
T - OUT OF POCKET EXPENSES	16
U - INTRODUCTION OF NEW SERVICES	16
V - IMPORTANT NOTES	16



Note:

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions.

As per the guidance of our Shariah Adviser, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood-e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank.



A (i) - Import Letter of Credit

Amount in PKR

Amount Range		1 st Quarter or part thereof	Subsequent quarters or part thereof
From	To		
Amount Upto	500,000	2,500	1,250
500,001	800,000	3,250	1,625
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
10,000,001	12,500,000	56,250	28,125
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	131,250	65,625
27,500,001	30,000,000	143,750	71,875
30,000,001	32,500,000	156,250	78,125
32,500,001	35,000,000	168,750	84,375
35,000,001	37,500,000	181,250	90,625
37,500,001	40,000,000	193,750	96,875
40,000,001	42,500,000	206,250	103,125
42,500,001	45,000,000	218,750	109,375
45,000,001	47,500,000	231,250	115,625
47,500,001	50,000,000	243,750	121,875
50,000,001	52,500,000	256,250	128,125
52,500,001	55,000,000	268,750	134,375
55,000,001	57,500,000	281,250	140,625
57,500,001	60,000,000	293,750	146,875
60,000,001	62,500,000	306,250	153,125
62,500,001	65,000,000	318,750	159,375
65,000,001	67,500,000	331,250	165,625
67,500,001	70,000,000	343,750	171,875
70,000,001	72,500,000	356,250	178,125
72,500,001	75,000,000	368,750	184,375
75,000,001	77,500,000	381,250	190,625
77,500,001	80,000,000	393,750	196,875
80,000,001	82,500,000	406,250	203,125
82,500,001	85,000,000	418,750	209,375
85,000,001	87,500,000	431,250	215,625
87,500,001	90,000,000	443,750	221,875
90,000,001	92,500,000	456,250	228,125
92,500,001	95,000,000	468,750	234,375
95,000,001	97,500,000	481,250	240,625
97,500,001	100,000,000	493,750	246,875

Minimum charges Rs. 1,500/-

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against L/C opening related services such as documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.
- All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs. 1Million each (or part thereof).and Rs.2,000/- (for Subsequent Quarter).
- Rs.1000/- (flat) will be charged per amendment and service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- Discount may be offered to customers in the above mentioned service charges subject to the Management's approval.



A (ii) - Acceptance of Bills under Letter of Credit

Amount in PKR

Acceptance Amount Range		Per Month or part thereof
From	To	
500,001	800,000	1,000
800,001	1,000,000	1,350
1,000,001	1,500,000	1,900
1,500,001	2,000,000	2,600
2,000,001	2,500,000	3,400
2,500,001	3,000,000	4,100
3,000,001	3,500,000	4,800
3,500,001	4,000,000	5,600
4,000,001	4,500,000	6,400
4,500,001	5,000,000	7,200
5,000,001	5,500,000	7,900
5,500,001	6,000,000	8,600
6,000,001	6,500,000	9,300
6,500,001	7,000,000	10,100
7,000,001	7,500,000	10,800
7,500,001	8,000,000	11,600
8,000,001	8,500,000	12,400
8,500,001	9,000,000	13,200
9,000,001	9,500,000	13,900
9,500,001	10,000,000	14,700
10,000,001	12,500,000	16,800
12,500,001	15,000,000	20,600
15,000,001	17,500,000	24,300
17,500,001	20,000,000	28,100
20,000,001	22,500,000	31,900
22,500,001	25,000,000	35,600
25,000,001	27,500,000	39,300
27,500,001	30,000,000	43,100
30,000,001	32,500,000	46,800
32,500,001	35,000,000	50,500
35,000,001	37,500,000	54,300
37,500,001	40,000,000	58,000
40,000,001	42,500,000	61,700
42,500,001	45,000,000	65,500
45,000,001	47,500,000	69,200
47,500,001	50,000,000	73,000
50,000,001	52,500,000	76,800
52,500,001	55,000,000	80,600
55,000,001	57,500,000	84,400
57,500,001	60,000,000	88,200
60,000,001	62,500,000	92,000
62,500,001	65,000,000	95,800
65,000,001	67,500,000	99,400
67,500,001	70,000,000	103,100
70,000,001	72,500,000	106,800
72,500,001	75,000,000	110,600
75,000,001	77,500,000	114,300
77,500,001	80,000,000	118,000
80,000,001	82,500,000	121,800
82,500,001	85,000,000	125,600
85,000,001	87,500,000	129,400
87,500,001	90,000,000	133,100
90,000,001	92,500,000	136,900
92,500,001	95,000,000	140,600
95,000,001	97,500,000	144,300
97,500,001	100,000,000	148,100

Minimum Rs. 1,000/-

- The above mentioned service charges are related to the services rendered by the bank at the time of acceptance such as monitoring, document checking/scrutiny etc.
- All acceptance amount exceeding Rs.100 Million shall attract additional service charges of Rs.1500/- (monthly) per Rs. 1 Million each (or part thereof).
- Discount may be offered to customers in the above mentioned service charges subject to the Management's approval.



Import

Note: If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the validity of the L/C, then the above services charges will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.

(iii)	Airway bill endorsement / Issuance of Shipping Guarantee	Rs. 1,500/- (Flat)
(iv)	Retirement of Bill (Foreign / Local)	0.15%, minimum Rs. 1500/-
(v)	Registration of contract for Import on consignment basis	0.15%, minimum Rs. 1,000/-
(vi)	Amendment to Contract registration	Rs.1,000/- (Flat)
(vii)	Acceptance for Import on consignment (Contract) basis	0.15%, minimum Rs. 500/-
(viii)	Clearing of goods without any prior arrangement under Import L/C	0.25% of the C & F value of the imported goods, minimum Rs. 750/-
(ix)	Credit Information report including Credit Report on Foreign Suppliers/Buyers	At actual
(x)	Import Documents return Unpaid	USD 100/- from forwarding bank
(xi)	Correspondents reimbursement charges	At actual
(xii)	Remittance against import without opening of L/C / Registration of Contract	0.15%, minimum Rs. 1,500/- Plus Swift / FDD Charges
(xiii)	L/C Revalidation	As per A (i) above
(xiv)	L/C Cancellation	Rs. 1,000/- Plus SWIFT charges
(xv)	Profit on spot L/C Murabaha	Rs. 100/- (Minimum)
(xvi)	Profit on PAD Murabaha	As per credit approval
(xvii)	Duty Draw back (DLTL) / Freight subsidy/Any other import related subsidy claim	0.25% Min Rs. 1,000/-
(xviii)	In case of discrepancy message send to negotiating bank if discrepant documents are presented	USD 65/- (or equivalent) to be recovered from the negotiating bank at the time of payment Rs.1,000/- in case of inland letter of credit
(ixx)	Handling of Import Usance bill under LC	Rs.1,000/- (Flat)
(xx)	Handling charges on Import Account Payments / Import Collection documents whether under contract or not / Import Advance Payments	Rs.1,500/-



B - Inland Letter of Credit

Amount in PKR

Amount Range		Per Quarter or part thereof	Subsequent quarter or part thereof
From	To		
200,001	500,000	3,150	1,575
500,001	800,000	5,850	2,925
800,001	1,000,000	8,100	4,050
1,000,001	1,500,000	11,250	5,625
1,500,001	2,000,000	15,750	7,875
2,000,001	2,500,000	20,250	10,125
2,500,001	3,000,000	24,750	12,375
3,000,001	3,500,000	29,250	14,625
3,500,001	4,000,000	33,750	16,875
4,000,001	4,500,000	38,250	19,125
4,500,001	5,000,000	42,750	21,375
5,000,001	5,500,000	47,250	23,625
5,500,001	6,000,000	51,750	25,875
6,000,001	6,500,000	56,250	28,125
6,500,001	7,000,000	60,750	30,375
7,000,001	7,500,000	65,250	32,625
7,500,001	8,000,000	69,750	34,875
8,000,001	8,500,000	74,250	37,125
8,500,001	9,000,000	78,750	39,375
9,000,001	9,500,000	83,250	41,625
9,500,001	10,000,000	87,750	43,875
10,000,001	12,500,000	101,250	50,625
12,500,001	15,000,000	123,750	61,875
15,000,001	17,500,000	146,250	73,125
17,500,001	20,000,000	168,750	84,375
20,000,001	22,500,000	191,250	95,625
22,500,001	25,000,000	213,750	106,875
25,000,001	27,500,000	236,250	118,125
27,500,001	30,000,000	258,750	129,375
30,000,001	32,500,000	281,250	140,625
32,500,001	35,000,000	303,750	151,875
35,000,001	37,500,000	326,250	163,125
37,500,001	40,000,000	348,750	174,375
40,000,001	42,500,000	371,250	185,625
42,500,001	45,000,000	393,750	196,875
45,000,001	47,500,000	416,250	208,125
47,500,001	50,000,000	438,750	219,375
50,000,001	52,500,000	461,250	230,625
52,500,001	55,000,000	483,750	241,875
55,000,001	57,500,000	506,250	253,125
57,500,001	60,000,000	528,750	264,375
60,000,001	62,500,000	551,250	275,625
62,500,001	65,000,000	573,750	286,875
65,000,001	67,500,000	596,250	298,125
67,500,001	70,000,000	618,750	309,375
70,000,001	72,500,000	641,250	320,625
72,500,001	75,000,000	663,750	331,875
75,000,001	77,500,000	686,250	343,125
77,500,001	80,000,000	708,750	354,375
80,000,001	82,500,000	731,250	365,625
82,500,001	85,000,000	753,750	376,875
85,000,001	87,500,000	776,250	388,125
87,500,001	90,000,000	798,750	399,375
90,000,001	92,500,000	821,250	410,625
92,500,001	95,000,000	843,750	421,875
95,000,001	97,500,000	866,250	433,125
97,500,001	100,000,000	888,750	444,375

Minimum charges Rs. 1,500/-

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against L/C related services such as documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.
- All L/C amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 9,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 4,500/- (for Subsequent Quarter).
- Rs.1,000/- (flat) will be charged per amendment and service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- Discount may be offered to customers in the above mentioned charges subject to the Management's approval.



C - Guarantees

Guarantee Amount Range		Per quarter charges or part thereof	Subsequent quarter or part thereof
From	To		
Amount Upto	500,000	4,000	2,000
500,001	800,000	5,200	2,600
800,001	1,000,000	7,200	3,600
1,000,001	1,500,000	10,000	5,000
1,500,001	2,000,000	14,000	7,000
2,000,001	2,500,000	18,000	9,000
2,500,001	3,000,000	22,000	11,000
3,000,001	3,500,000	26,000	13,000
3,500,001	4,000,000	30,000	15,000
4,000,001	4,500,000	34,000	17,000
4,500,001	5,000,000	38,000	19,000
5,000,001	5,500,000	42,000	21,000
5,500,001	6,000,000	46,000	23,000
6,000,001	6,500,000	50,000	25,000
6,500,001	7,000,000	54,000	27,000
7,000,001	7,500,000	58,000	29,000
7,500,001	8,000,000	62,000	31,000
8,000,001	8,500,000	66,000	33,000
8,500,001	9,000,000	70,000	35,000
9,000,001	9,500,000	74,000	37,000
9,500,001	10,000,000	78,000	39,000
10,000,001	12,500,000	90,000	45,000
12,500,001	15,000,000	110,000	55,000
15,000,001	17,500,000	130,000	65,000
17,500,001	20,000,000	150,000	75,000
20,000,001	22,500,000	170,000	85,000
22,500,001	25,000,000	190,000	95,000
25,000,001	27,500,000	210,000	105,000
27,500,001	30,000,000	230,000	115,000
30,000,001	32,500,000	250,000	125,000
32,500,001	35,000,000	270,000	135,000
35,000,001	37,500,000	290,000	145,000
37,500,001	40,000,000	310,000	155,000
40,000,001	42,500,000	330,000	165,000
42,500,001	45,000,000	350,000	175,000
45,000,001	47,500,000	370,000	185,000
47,500,001	50,000,000	390,000	195,000
50,000,001	52,500,000	410,000	205,000
52,500,001	55,000,000	430,000	215,000
55,000,001	57,500,000	450,000	225,000
57,500,001	60,000,000	470,000	235,000
60,000,001	62,500,000	490,000	245,000
62,500,001	65,000,000	510,000	255,000
65,000,001	67,500,000	530,000	265,000
67,500,001	70,000,000	550,000	275,000
70,000,001	72,500,000	570,000	285,000
72,500,001	75,000,000	590,000	295,000
75,000,001	77,500,000	610,000	305,000
77,500,001	80,000,000	630,000	315,000
80,000,001	82,500,000	650,000	325,000
82,500,001	85,000,000	670,000	335,000
85,000,001	87,500,000	690,000	345,000
87,500,001	90,000,000	710,000	355,000
90,000,001	92,500,000	730,000	365,000
92,500,001	95,000,000	750,000	375,000
95,000,001	97,500,000	770,000	385,000
97,500,001	100,000,000	790,000	395,000

Minimum service charges for issuance / amendment of guarantees is Rs.2,000/- flat.

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against services rendered at the time of issuance of Letter of Guarantee such as documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.
- All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs.8,000/- per Rs. 1 Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.
- Rs.1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
- Rs. 1,000/- flat will be charged for Guarantee issued to Shipping Companies.
- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of the bank on the basis of above slabs.
- Claim handling charges Rs. 2,500/- (flat)
- Discount may be offered to customers in the above mentioned charges subject to the Management's approval.



D - Exports

(i) Letter of Credit	
(a) Advising	Rs.1,500/- for customers Rs.2,500/- for non-customer
(b) Amendment	Rs.1,200/- for customers Rs.1,500/- for non-customer
(c) Confirmation, Advising & Miscellaneous charges	(Maximum case to case basis) (Minimum Rs.250/- per quarter)
(d) Transfer of export L/Cs.	Rs.1,500/- (Flat)
(ii) Documents sent to other local Banks for negotiation under restricted Letters of Credit	Rs.1,000/- (Flat)
(iii) Duty Draw back (DLTL) / Freight subsidy/Any other export related subsidy claim	0.25% Min Rs. 1,000/-
(iv) Collections	
(a) Clean	Rs.100/- (Flat)
(b) Documentary Local	0.25%, minimum Rs.1,000/-
(v) Service Charges against export document handling and proceeds realization (whether transferred to other local bank or not)	Paisa 20 per Rs.100 (Rs.2/- per mile) Min Rs.2,000/-
(vi) Handling of IERF/ILTFF application	Rs.500/-(Flat)
(vii) Export Performance Verification	Rs.500/- per EE-Form
(viii) Issuance of EE NOC to other banks	Rs.1,000/- per Case
(ix) Handling of Substitution Cases under IERS Part I	Rs.500/- per Case
(x) E-Form transferring to other bank	Rs.300/-
(xi) Handling charges on collection of Export Development Surcharge (EDS)	Rs.80/- (to be collected at the time of realization of export proceeds)
(xii) Export Advance Payment	Paisa 20 per Rs.100 (Rs.2/- per mile) Min Rs.2,000/-
(xiii) Service Charges for document handling & reporting to SBP for Overdue Export Bill	Rs.1,000/- per Export Bill For all Overdue Bills (Subject charges will not apply where Istisna / Tijarah is involved)
(xiv) Assignment of Proceeds to Other Banks and upfront document handling	Rs.1,200/- (Subject charges will not apply where Istisna / Tijarah involved)



E - Finances

Following charges will be recovered in addition to profit/return on investment.

- | | | |
|--------|--|--|
| (i) | Arrangement and servicing fee and marketing fee etc. | As per agreed terms |
| (ii) | Stamp duty on legal agreements, valuation charges, search report charges & legal charges | At actual |
| (iii) | Issuance of delivery order against pledge | Rs. 500/- per delivery order (upto 50% waiver at discretion of Regional Manager). |
| (iv) | Godown rent & mucaddum charges | Actual |
| (v) | Charges on Inspection of Stock, not owned by bank | Conducted by the bank's officer:
-Within city:
Rs. 1,000/- for SME/Commercial Clients
Rs. 2,000/- for Corporate Clients
-Outside city - At actual
Conducted by External Vendor: At actual |
| (vi) | Other incidental expenses like insurance premium / takaful contribution etc. | At actual |
| (vii) | Profit on early sale(Termination) of Ijarah Assets | As per terms agreed between customer and bank |
| (viii) | Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption | Rs. 2,500/- Flat per property plus legal / vendor fees) |
| (ix) | Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/fixed assets is registered | At actual (Inclusive of legal / vendor fees) |
| (x) | Registration of charge at Registrar's office. For Partnership/ Proprietorship firms/ individual finances for mortgage | At actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case |
| (xi) | Marking lien on securities issued by other institutions | At actual |
| (xii) | Balance confirmation to Auditors | Rs.500/- Flat per Certificate |
| (xiii) | <u>Agri Finance:</u>
Processing charges* on fresh facility and renewal of short term facility | Development Finance:
Rs.3,000/- Flat (Per Tractor)

Non-Farm & Non Development Finance:
Rs.5,000/- (Flat) |
| (xiv) | Commercial Property Finance under Program Based Financing | Processing Fee* : Rs.6,000/-
Other Charges (Documentation, Valuation, where applicable) - At actual |
| (xv) | Commercial Ijarah (Equipment/ Machinery/Vehicle) under Program Based Financing | Processing Fee* : Rs.3,500/-
Other Charges (Documentation, Valuation, where applicable) - At actual |



- (xvi) Processing, structuring and advisory fees*. In case of renewal, it will be applicable on Short Term Facility

For SME/Commercial Customers:

Facilities in Millions upto	Fee (PKR actual)
10	5,000
20	10,000
40	20,000
50	25,000
100	50,000
150	75,000
300	150,000
400	200,000
400 plus	250,000

For Corporate Customers:

Facilities in Millions upto	Fee (PKR actual)
40	20,000
80	40,000
200	100,000
300	150,000
500	250,000
1,000	500,000
3,000	1,000,000
5,000	1,500,000
10,000	2,000,000
10,000 plus	2,500,000

*Processing Fee is applicable upfront to every customer whether case gets approved or not.

F - Foreign Remittances

- (i) Outward:
- (a) Foreign Demand Draft (FDD) US\$ 15/- OR equivalent including SWIFT Charges
- (b) Foreign Telegram Transfer(FTT) US\$ 30/- OR equivalent plus SWIFT charges
0.50% additional charges on amount withdrawn via FTT/FDD/Conversion/Transfer/Inward Clearing, within 15 days of FCY Cash deposit.
ONLY for Trade Transactions: USD 35/- additional if customer wants to bear intermediary charges
- (ii) Correspondent Bank Charges on Inward Remittances At Actual
- (iii) Cancellation Charges of FDD US\$ 10/- OR equivalent Plus SWIFT charges
- (iv) Stop Payment Charges of FDD US\$ 10/- OR equivalent Plus SWIFT charges

G - Foreign Bills

- (i) Outward Bills for Collection (Not related to Export payments)* 0.5% minimum Rs.300/- maximum Rs.1,500/- Plus Courier & SWIFT Charges, if applicable
- (ii) FOBC Return (irrespective of reason) USD 10/- per item(value below USD 10,000/-)
USD 35/- per item(value USD10,000/- & above)
- (iii) Inquiry / correspondence regarding FOBC sent for collection Rs.500/- as SWIFT Charges
- (iv) Inward Bills for Collection USD 10/- including SWIFT Charges
- (v) Correspondent's Charges, if any At actual

NOTE:

- * Collecting agent's charges, if the collecting bank is other than our branch will be additional.
- * Any other charges will be extra if fate of the instrument is asked for by Swift/Telegram/on telephone.



H – Branch Banking

(i)	Outward Bills for collection (OBC) Lodgment	Rs. 400/- per item Plus Courier charges
(ii)	Inward Bills for collection (IBC)	Rs. 400/- per item Plus Courier Charges
(iii)	Issuance of Cheque Return Memo with reason of insufficient funds in Inward Clearing/ Fund Transfer/ Cash Counter	Rs. 500/- (Flat) per Cheque (local & online)
(iv)	Standing Instruction Fee	Rs. 200/- per execution (Standing instructions fee will be recovered in addition to the usual charges on remittances, if any)
(v)	Providing duplicate Debit/Credit advices, additional copies of L/C's SWIFT etc.	Rs. 50/- per item.
(vi)	Issuance of Performance Certificate or verification of statement except EE & EF form	Rs. 100/- per item
(vii)	Balance confirmation to Auditors	Rs. 300/- (Flat)
(viii)	Account Closure	NIL
(ix)	Any type of certificate issued regarding business dealing with the bank	Rs. 300/- per certificate (No charges will be applied if certificate issued for Zakat or Withholding Tax deducted at source)
(x)	Issuance of Proceeds Realization Certificate (PRC)	Within one year - FREE Over the period one year – Rs.500/- Duplicate PRC – Rs.700/-
(xi)	Hold mail Facility	Rs. 1,000/- per annum in advance (Jan to Dec)
(xii)	Registration/permits of student cases	Rs. 3,000/- (registration/first year) Rs. 2,000/- (subsequent per year)
(xiii)	Cheque Book Issuance	Free
(xiv)	Cheque Book Safekeeping & Destruction Charges	Rs.7/- per leaf (If customer did not collect cheque book within 30 days from issuance date)
(xv)	Outward Clearing Lodgment: US Dollar Clearing Same Day Clearing Intercity Clearing	USD 5/- (Flat) per instrument Rs. 500/- (Flat) per instrument Rs. 300/- (Flat) per instrument
(xvi)	Duplicate Statement of Account	Rs. 25/- per item
(xvii)	Cheque Stop Payment	Rs. 500/- for one cheque Rs.1,000/- more than one cheque
(xviii)	Investment Portfolio Services	Charges to be negotiated on case to case basis



- (xix) **LOCKERS:**
Key Deposit – Refundable Rs. 5,000/- one time
Small Locker Rent Rs. 3,000/- per annum
Medium Locker Rent Rs. 4,500/- per annum
Large Locker Rent Rs. 6,000/- per annum
Locker breaking charges At actual

- (xx) **Retrieval of Old Records:**
Upto 01 year old Rs. 200/- per cheque / voucher
Over 01 year & below 03 years old Rs. 300/- per cheque / voucher
03 years old and above Rs. 500/- per cheque / voucher

- (xxi) **Settlement of 3rd Party Fund Transfer through PRISM (RTGS)**
Multiple Credit Transfer - MT 102
Single Credit Transfer - MT 103

Rs. 50/- per transaction

Cut off Time for receipt of RTGS Request	Charges Per Transaction
9:00AM to 1:00PM	Rs. 220/-
1:00PM to 2:00PM	Rs. 330/-
2:00PM to 3:00PM	Rs. 550/-

- (xxii) Cash Management Transactions
Banking Collection / Disbursement / Electronic Banking
All charges for Cash Management Products (Collection & Payment) will be decided on a case to case basis through agreement between the customer and the bank.
- (xxiii) Foreign Exchange Permits/ Approval from SBP Rs.1,500/- per transaction

I - Local Remittances

- (i) Drafts Drawn on HBL:
(a) Upto Rs. 100,000 Rs.200/- (Flat)
(b) Over Rs. 100,000 0.1%, minimum Rs. 500/-
- (ii) Pay order Issuance Free
- (iii) Instrument Cancellation charges Rs.300/- (Flat) per Payorder / Demand Draft
- (iv) Stop Payment charges:
(a) Pay order / CDR Rs.300/- (Flat) per instrument
(b) Demand Draft (Local) Rs.300/- per instrument Plus Courier charges
- (v) Issuance of Duplicate Pay order Rs.250/- (Flat) per instrument

J – Meezan Kafalah

- (i) Wakalah Fee 5% of first year annual contribution *
- (ii) Takaful Charges At Actual

*Wakalah Fee may be waived, if plan continues for more than 3 years



K - ADC Services

(i)	Meezan VISA Debit Card	Classic Card - Rs.750/- per annum Gold Card - Rs.1,250/- per annum Platinum Card - Rs.4,000/- per annum
(ii)	Meezan MasterCard Debit Card	Classic Card - Rs.750/- per annum Titanium Card - Rs.1,800/- per annum
(iii)	Meezan Kids & Teens VISA Debit Card	FREE for first year Rs.750/- per annum for subsequent years
(iv)	Meezan PayPak Debit Card	Rs.750/- per annum
(v)	Card Replacement Charges	Same as Annual Charges
(vi)	Supplementary Card Charges	Same as Annual Charges
(vii)	Online Session Re-activation Fee	Rs.50/- per session activation
(viii)	Cash Withdrawal – Meezan ATM 1Link/MNET member Banks' ATM	FREE Rs.18.75/- per transaction
(ix)	International Cash Withdrawal	3.5% of Amount or Rs.500 whichever is higher
(x)	Balance Inquiry on other banks ATM in Pakistan	Rs.5/- per inquiry
(xi)	International Balance Inquiry	Rs.250/- per inquiry
(xii)	POS (Local) POS (International)	FREE 3% of transaction amount
(xiii)	Arbitration charges / false charge back (Local & International)	USD 500/- or PKR equivalent per case
(xiv)	Document retrieval charges	Rs.200/- per document for local transactions Rs.1,000/- per document for international transactions
(xv)	False ATM Complaint, Retrieval of Snaps & Video Charges	Rs.600/- per transaction
(xvi)	SMS Alerts Service Annual Charges	Rs.1,000/- for Individual & Sole-Proprietorship A/c Rs.3,000/- for Company Account
(xvii)	Interbank Fund Transfer Facility (IBFT)	IBFT via ATM - Rs.100/- per transaction IBFT via Internet / Mobile Banking - From Rs. 1 – 1,000 - Rs.5/- per transaction From Rs. 1,001 – 5,000 - Rs.15/- per transaction From Rs. 5,001 – 100,000 - Rs.50/- per transaction From Rs. 100,001 – above - Rs.60/- per transaction
(xviii)	Pay anyone	Rs.100/- per transaction
(xix)	Biometric ATM withdrawal / session	Rs.15/- per session
(xx)	Debit Card Limit Enhancement	Temporary Enhancement - Rs.100/- Permanent Enhancement - Rs.500/- per annum
(xxi)	Foree Pay	Meezan to Other Bank - Rs.50/- Meezan to Meezan Transfer - Rs.10/-
(xxii)	Bill Payment Service (Internet Banking, Mobile App & ATM)	Beaconhouse School – Rs.25 per transaction FBR – Rs.50 per transaction

Note: The Bank may discontinue/suspend the ADC Services due to non-payment/non-recovery of associated charges.



L - Meezan Premium Banking



Membership Criteria

Premium Banking services are offered by the Bank at its sole discretion to customers (including Current and Savings account-holders) who maintain any of the following quarterly average balance.

Account Category	Monthly Average Balance
Checking Accounts	Equivalent to PKR 3 Million or more
Term Deposits	Equivalent to PKR 5 Million or more
Checking Accounts & Term Deposits	Equivalent to PKR 5 Million or more

Note: Premium banking services may be discontinued if the required criteria are not maintained. Subsequently, charges for services shall be levied as per the Bank's Schedule of Charges.

Free Basic Banking Services

a. Free ADC Services

1. Meezan Visa Debit Card Issuance and Replacement
2. Meezan MasterCard Titanium Card Issuance and Replacement
3. SMS Alerts Service
4. Premium Internet Banking
5. Utility Bill Payment charges over ATM and Internet Banking
6. Utility Bill Inquiry Charges over ATM and Internet Banking
7. Mobile Prepaid Top-up and Postpaid bill payment over ATM and Internet Banking

b. Free Branch Banking Services

1. Issuance of Pay Orders, Demand Drafts
2. Issuance of Foreign Telegraphic Transfer and Foreign Demand Drafts
3. Cancellation of Pay Orders, Demand Drafts and Foreign Demand Drafts
4. Issuance of Banking Certificates such as Balance confirmation, WHT, Profit Payment, etc.
5. Outward Bill for Collection (OBC)
6. Inter City Clearing
7. Same Day Clearing
8. Inter Branch Online Transactions
9. Duplicate Statement
10. Cheque Return Charges
11. Inward Remittance
12. Cheque Book Issuance
13. Locker Annual Fee
14. Cheque Stop Payment

c. Waiver on Processing Fee

Processing fee is waived on the following Consumer Banking products.

1. Easy Home
2. Car Ijarah
3. Consumer Ease (Durable/Bike Ijarah)

Note:

- All other charges will be levied as per the Bank's prevailing Schedule of Charges
- Monthly Fee of Rs. 500 on Meezan MasterCard Platinum Debit Card will be levied if the relationship status of the customer is no longer "Premium".



M - Ijarah

(i)	Domestic Vehicle – Upfront Processing Fee	Rs. 2,500/- per Car Ijarah Case
(ii)	Commercial New Vehicle (below Rs.2.0 million) – Upfront Processing Fee	Rs. 2,500/- per Car Ijarah Case
(iii)	Fleet Ijarah – Upfront Processing Fee	Rs. 3,000/- per case (Irrespective of No. of Car)
(iv)	Commercial Vehicle Ijarah - Upfront Processing Fee	Rs. 3,500/- per case (Irrespective of No. of Vehicle)
(v)	Documentation Charges	At actual
(vi)	Old Vehicle Valuation Charges	At actual
(vii)	Out station verification	Rs. 500/- to Rs.1,000/- depending upon distance
(vii)	Income Estimation	At actual
(viii)	Vehicle Repossession Charges	
	Within the City charges	Actual / upto Rs. 70,000/-
	Outside the City charges	Actual / upto Rs. 70,000/-
	Non-Commercial Vehicle	Actual / upto Rs. 100,000/-
	Commercial Vehicle	Actual / upto Rs. 200,000/-
	Motorcycle	Actual / upto Rs. 20,000/-
	Legal Notice charges	Rs. 1,000/-

N - Easy Home - Islamic Housing Finance

(i)	Upfront Processing Fee	Rs. 8,000/-
(ii)	Legal Documentation Charges	At actual
(iii)	Other Charges* (i.e. legal charges, property evaluation and income estimation, where applicable)	At actual

Any other applicable charges, encompassing government levies, taxes, Mortgage charges etc., will also be at actual and shall be borne by the applicant.

* External Agency Charges are refundable incase remained un-utilized

O – Meezan Consumer Ease and Bike Ijarah

(i)	Processing Fee	Rs. 1,500/- per case
(ii)	Documentation Charges	At actual
(iii)	Income Estimation	At actual
(iv)	Long Distance External Verification	At actual



P - Labbaik Travel Aasaan (Installment Plan)

Processing Charges*	Approx. Rs. 2,000/- (Inclusive of Bank's Internal verifications, Takaful Coverage and legal documentations)
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*Charges will be taken at actual and remaining (if any) will be reimbursed

Q - Communication Tariff

(i) Courier Charges	
Within City	Rs. 50/- (per item)
Within Country	Rs. 100/- (per item)
Overseas Destinations	At actual, minimum Rs. 2,000/- (per item)
(ii) Registered Post Foreign	Rs. 150/- per 50 grams Additional Rs. 50/- for each subsequent 50 grams or part thereof.
(iii) Registered Post within Pakistan	Rs. 35/- per 50 grams. Additional Rs. 25/- for each subsequent 50 grams or part thereof.
(iv) Ordinary Mail	
Foreign	Rs. 100/- per 50 grams or part thereof.
Local	Rs. 25/- per 50 grams or part thereof.
(v) Fax charges	Rs. 100/- per page (inland) Rs. 200/- per page (foreign)
(vi) SWIFT Charges	
Foreign L/C by Full Swift	Rs. 1,500/-
Inland L/C by Full Swift	Rs. 1,000/-
Letter of Credit by Short Swift	Rs. 600/-
Foreign L/C Amendment by Swift	Rs. 600/-
Inland L/C Amendment by Swift	Rs. 600/-
Swift charges Foreign	Rs. 500/-

R - Capital Market

(i) Meezan Custodial Services –MCS	
(a) Account Opening	Rs. 1,000/- (one time)
(b) Account Maintenance	Rs. 1,000/- (annually)
(c) Physical Shares Deposit	Rs. 0.05 per share plus CDC charges/tax at actual
(d) Transaction Charges	0.1% of the market value of shares
(e) CDC / NCCPL Charges	At actual
(ii) Charges for collection of e-dividend	Rs. 50/- per transaction or Rs. 50,000/- whichever is higher (subject to negotiation of rates on MBL discretion)
(iii) Public flotation of Shariah compliant shares / Modaraba Certificates / offer for sale of shares	Commission 0.5% plus out of pocket expense, min Rs. 50,000/- whichever is higher. (Subject to negotiation of rates based on volume of business & on MBL discretion)
(iv) Issuance of right shares	Commission 0.5% plus out of pocket expense, min Rs.50,000/- (Subject to rates negotiation based on business volume & on MBL discretion)



S - Meezan Smart

(i)	Meezan Smart PayPak Card	Rs. 500/- per annum
(ii)	PayPak Card Replacement Charges	Rs. 250/-
(iii)	Smart Payroll Solution	Rs. 500/- per annum OR part thereof, subject to negotiation with customer
(iv)	Interbank Fund Transfer Facility (IBFT)	Same as mentioned in ADC Services Section
(v)	Balance Inquiry on other banks ATM in Pakistan	Same as mentioned in ADC Services Section
(vi)	Cash Withdrawal – Meezan ATM ILink/MNET member Banks' ATM	Same as mentioned in ADC Services Section
(vii)	Payment Disbursements	Charges to be negotiated on case to case basis
(viii)	Payment Collections	Charges to be negotiated on case to case basis
(ix)	Biometric Cash withdrawal from Branches	Rs. 50/-*

*Discount may be offered on case to case basis

T - Out of Pocket Expenses

Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.

U - Introduction of New Services

In case of introduction of any new service, for which the bank charges the customer a fee during the tenor of this schedule shall be deemed covered and shall be separately mentioned in next schedule.

V - Important Notes

- (i) In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.
- (ii) Charges may be reduced or waive on case to case basis with the approval of Business Head or Deputy CEO.

Reviewed By:

Resident Shariah Board Member