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Bank Makramah Ltd.

SCHEDULE OF BANK CHARGES

FOR THE PERIOD
01 JULY - 31 DEC 2026



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TRADE FINANCE

A. IMPORTS

1. Letters of Credit issuance and re validation charges including supplier credit. 1st Qtr. or part thereof: Subs. Qtr. or part thereof: Minimum charges:	Up to 0.40% Up to 0.25% Rs.1,500/-
2. Non Reimbursable Letters of Credit:	As in '1' above, plus 0.60% flat.
3. LCs opened on ACU Member Countries:	As in '1' above.
4. Amendments:	As in '1' above for enhancement in amount or extension of expiry, Rs.1000/- per amendment for all other Amendments.
5. Acceptance under Usance /Deferred Payments LCs:	Rs.1,000/- per bill/documents, plus 0.10% commission per month or part thereof from expiry of LC to maturity or retirement of bill whichever is later.
6. Retirement Charges: (LC & Contract)	0.10% of document's amount; Minimum Rs. 1000/- Plus Reimbursement Charges (Payable to Reimbursing Bank) at actual along-with swift charges NIL if LC is against 100% Cash Margin
7. Markup on Import Bills under Sight LCs:	Re. 0.45/1,000/diem if the bill is retired within 15 days from the date of negotiation. Re. 0.51/1,000/diem if the bill is retired within 30 days from the date of negotiation. Re. 0.57/1,000/diem if the bill is retired after 30 days from the date of negotiation. Over Due Commission @0.25% Minimum Rs. 1,000/-, 30 days after the lodgment
8. Markup on Overdue Acceptances:	Re 0.57/1,000/diem after due date.
9. Registration of Import Contract:	0.125% (Min Rs.1,250/-)
10. Amendment in Registered Import Contract:	Rs.1,200/- (Flat) If enhancement in amount as per 9 above
11. Advance payment against imports:	0.10% or minimum Rs.2,000/- flat (in addition to remittance charges)
12. Inward Documentary Bill for Collection (Payment)	0.125%, minimum Rs.1,250/- Flat.
13. Inward Documentary Bill for Collection (Acceptance)	0.125% (Min. Rs.1,250/-)
14. Inward Documentary Bills for Collection (Returned Unpaid)	USD 100/- (or equivalent foreign currency from forwarding banks) plus swift charges.
15. Payment against import LC / Contract where documents received directly by the importer (Remittance charges):	Rs. 1500/- Plus 0.20% Service Charges
16. Endorsement of Airway Bill (AWB) prior to receipt of Documents:	Rs. 1,650/- per AWB
17. Issuance of Shipping Guarantee:	Rs.1,650/- per Shipping Guarantee Plus 110% Cash Margin (For Sight LC)
18. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us:	Rs.500/- per certificate.
19. Handling of Discrepant documents under Import LC.	USD 90/- per bill.



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20. L/C & Contract Cancellation Charges	Rs . 1,500/- Flat per cancellation Plus Correspondent Bank Charges at Actual along-with swift charges.
21. Clearance of consignment under terms of limit approved or forced clearance by the bank	Commission @ 0.25% on C & F value of consignment Minimum Rs. 1000/- per consignment
22. Lodgment of Documents (PAD) under Bank Inland Letter of Credit:	@0.20% Minimum, Rs.500/- plus mark up @60 paise per Rs1000 per day from the date of lodgment till retirement
23. Handling Charges in lieu of Exchange where importer buy Foreign exchange from any other Bank for LC opened/ contract registered with Bank	0.30% with Minimum of Rs.1,250/-

B. EXPORTS

1. Letters of Credit:

a) Advising:	Rs 1,800/- per LC.
b) Amendment Advising:	Rs 1200/- per amendment.
c) Adding Confirmation on LCs:	Case to case basis depending upon Country & Bank risk, minimum USD 150/- per quarter, payable by Exporter or as applicable.
d) Transfer of LC:	Rs 1500/- plus Swift Charges
e) Negotiation of Rupee bills under L/C	0.25%, Minimum Rs.500/-
2. Reimbursement paid to other banks from Vostro Accounts	Rs.1,000/- per transaction.
3. Processing of documents under LCs restricted on other banks:	Rs. 1000/- per document
4. Handling of Duty Drawback Claims:	0.25% Minimum Rs.1000/- per claim.
5. Documentary Collection:	Rs. 1000/ per collection.
6. Service Charges on Export Documents:	0.15% on realization. (Minimum 2000)
7. Export Development Surcharge Handling Charges:	Rs.80/- per bill realized.
8. Unrealized Documents Negotiated under reserve:	Re 0.57/1,000/diem from date of negotiation till recovery from customer.
9. Advance Payment Processing	0.15%, minimum Rs. 1000/-
10. Research and Development Claim Processing Charges	0.50% of the claim Amount, Minimum Rs. 1000/- per Processing
11. Issuance of NOC to other Bank	Rs. 1000/- flat per NOC
12. E.E/E.F. Verification Processing Fees:	Rs. 1,500/- per case flat
13. Freight Subsidy Handling Charges	0.35% per claim with a minimum of Rs 1000/-

C. LOCAL TRADE

1. Letter of credit Issuance Charges	
1st Qtr or part there of:	0.40%
Subs. Qtr or part thereof:	0.25%
Minimum Charges:	Rs.1500/-
2. Amendments:-	As in '1' above for enhancement in amount or extension of expiry, Rs.1000/- per amendment for all other amendments.
3. Acceptances Commission:	Rs.1,000/- per bill/documents, plus 0.15 % Commission per month or part thereof from expiry of LC to maturity or retirement of bill whichever is later.

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4. Markup on Unpaid Sight Bills & PAD (Payment Against Documents):	Re 0.41/1,000/diem if the bill is retired within 10 days from the date of negotiation.
	Re 0.45/1,000/diem if the bill is retired within 15 days from the date of negotiation.
	Re 0.57/1,000/diem if the bill is retired after 15 days from the date of negotiation.
5. Mark up on over due Acceptance:	Re 0.57/1,000/diem after due date.
6. Negotiation/Retirement Charges:	0.50% of bill Amount; Minimum Rs.1,000/- per document. Markup on discounting of Sight/Usance bills as per applicable rate on advances/arrangement with the client.
7. Documentary Collections Inward:	0.50% per document, Min. Rs.1000/-
8. Documentary Collections Outward:	0.50% per document, Min. Rs.1000/-

CASH SERVICES**A. FOREIGN REMITTANCES**

1. Outward Telegraphic Transfer	USD 15/- or equivalent
Outward FTT charges MT103	Correspondent charges will apply as per arrangement at actual, for transactions with 'OUR' instruction.
Outward MT 202 charges	Correspondent charges will apply as per arrangement as actual.
2. Inward Telegraphic Transfer MT103	Correspondent charges will apply as per arrangement at actual
Inward MT202 COV charges	Correspondent charges will apply as per arrangement at actual
Inward MT202 Trade	Correspondent charges will apply as per arrangement at actual
3. Cancellation:	
a) 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. FOREIGN COLLECTION

1. Outward:	USD 12.5/- or equivalent per collection.
2. Inward	USD 12.5/- or equivalent plus DD/TT Charges as in 'A1' 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.

C. PURCHASE OF FOREIGN CURRENCY INSTRUMENTS (As per limits prescribed by Prudential Regulations)

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.

D. FOREIGN EXCHANGE PERMITS & "M" FORM APPROVALS (ALL KINDS)

1. Fresh cases:	Rs.2,000/-
2. Per Subsequent Renewal:	Rs.1,500/-
3. "M" Form Processing	Rs.250/-

**E. LOCAL REMITTANCES**

- | | |
|---------------------------|-----------------|
| 1. Issuance of Pay Orders | Free of Charge. |
| 2. Issuance of CDR | Free of Charge. |

6. Cancellation:

- | | |
|---|----------|
| a) Pay Order & CDR (if original is returned upon cancellation): | |
| Pay Order & CDR (if stolen or lost)/ Issuance of duplicate) | Rs.300/- |

F. LOCAL COLLECTION

- | | |
|------------------------------|--------------------------|
| 1. Outward: | 0.05% ; Minimum Rs.150/- |
| 2. Outward Return Charges | Rs.250/- |
| 3. Inter City Clearing. | Rs.200/- per Cheque. |
| 4. Inter City Return Charges | Rs.200/- per Cheque. |

G. PURCHASE OF LOCAL CURRENCY INSTRUMENTS (as per limits prescribed in Prudential Regulation)

- | | |
|--|---|
| 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. |

H. ADVANCES**Legal Counsel:**

- | | |
|--|---|
| 1. IN-HOUSE LEGAL ASSISTANCE: | Rs 2,500/- minimum per document / case |
| OUTSIDE LEGAL ASSISTANCE: | At Actual |
| 2. Project Examination fee: | 1% of the facilities requested, where applicable. |
| 3. Arrangement/Syndication Fee: | As per mutual agreement with the customer. |
| 4. Documentation Charges: | At Actual ; plus Rs 1,000/- documents vetting charges |
| 5. Security Maintenance Charges: | As per actual and where applicable. |
| 6. Commitment Fees on Funded & Non- Fund Facilities | Minimum Rs. 5000/- or as per arrangement |
| 7. Review Fee (Renewal) | Minimum Rs. 5000/- or as per arrangement with client |
| 8. Interim review fee for enhancement
(Temporary or Permanent) of existing facilities | Rs. 1000/- flat per request. |

a) Mortgages:

- | | |
|--------------------------------|---------------------------------|
| i. Property Valuation Charges: | At Actual |
| ii. Insurance | At Actual |
| iii. Administrative Charges | As per actual where applicable. |

b) Pledged Stock:

- | | |
|-----------------------------------|-----------|
| i. Godown Rent: | At Actual |
| ii. Godown Staff Salaries: | At Actual |
| iii. Godown Inspection: | At Actual |
| iv. Delivery Supervision Charges: | At Actual |



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v. Muccaddam Charges:	At Actual
vi. Delivery Order Issuance:	Rs.250/- per delivery order.
vii. Insurance Premium:	At Actual
c) Hypothecated Securities:	
i. Stock Inspection Charges:	At Actual
ii. Insurance Premium:	At Actual.
d) Securities and Safe Custody Services:	
i. Account opening and maintenance charges:	Rs.1,500/- for individuals, Rs.2,000/- for other customers. Charges per annum, payable up-front.
ii. Safe Custody – On shares/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.
iii. Handling –Sale/Purchase of shares/securities:	0.10% flat on market value or cost (as the case may be) of the shares/securities.
iv. Handling-Deposit/withdrawal shares/ securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal
v. Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit/return/dividend collected.
vi. Insurance, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & Courier charges:	At Actual
* These services charges do not apply in the case of our financing against shares/securities.	
vii. Search Reports:	At Actual
viii. Registration of Loan with SBP:	Rs. 3000/-



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e) SME- Product Program Lending Charges:

i. Renewal/ Review Charges - Working Capital Finance	0.1% or Rs. 10,000/- whichever is higher.
ii. Renewal/ Review Charges - Karobar Advance	0.1% or Rs. 10,000/- whichever is higher.
iii. Renewal/ Review Charges - Cash Plus	0.5% or Rs. 4,000/- whichever is higher.

f) Agriculture Finance

Processing Charges	1% of the loan amount for fresh & renewal. 0.50% on the enhanced amount.
Documentation charges	At Actual
Insurance	At Actual (Whereas Crop Loan & Live Stock & Dairy customers follow State Bank Insurance Scheme)

I. GUARANTEES

1. Issuance, Renewal & Extension Commission

i. All Guarantees:

Up to Rs.100M:	Up to 0.40% (Per Qtr or part thereof).
Exceeding Rs.100M:	Up to 0.35% (per Qtr or part thereof).

Note: If guarantee secured against 100% Cash margin, the commission charged will be 50% of the above tariff.

2. Minimum Charges:	Rs.1,500/-
3. Amendments:	Rs. 1000/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1 above.
4. Guarantees Approval from SBP:	Rs.1,000/- per case

J. CONSUMER BANKING

(Consumer Assets Products: Auto, Housing, Personal Loans and Cash Secured Loans)

a) Auto Finance:

i. Processing Fee.	Rs.7,500/- (New/Used Cars) per case upfront (Non-refundable).
ii. Vehicles Registration charges:	At Actual
iii. Late payment charges:	Rs. 1200/- Per Late Payment Installment
iv. Early Settlement Charges:	Within 01 Year 5% of Outstanding Principal Amount. After 01 Year 3% of Outstanding Principal Amount.
v. Re-possession charges:	Rs. 50,000/- or actual whichever is higher + Tax
vi. Cheque Return Charges	Rs.1,000/- per return
vii. Insurance	As per Actual
viii. Vehicle Evaluation Charges (used Cars)	As per Actual
ix. Legal notice fee	As per Actual
x. Advertisement for sale of vehicles repossessed from defaulted client	At actual cost.

b) Bank Makramah Mortgages

i. Processing Fee:	0.05% of Loan Amount or Rs. 8,000/- (Whichever is Higher) Non-Refundable
ii. Income Estimation Charges	As per Actual
iii. Property Appraisal Charges	As per Actual



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iv. Legal Fee(s):

IN-HOUSE LEGAL ASSISTANCE:	Rs. 2,500/- minimum per document / case
OUTSIDE LEGAL ASSISTANCE:	At Actual
v. Life and Property Insurance	As Per Actual
vi. Late Payment Charges:	Rs. 1500/- Per Late Payment Installment
vii. Cheque Return Charges	Rs. 500/- Per Return Cheque
Viii. Early Settlement charges:	5 % of Out Standing Principal with in 1 year. No penalty will be charged after 1 year if customer pays from own resources . In Case of BTF, 10% of Outstanding Principal Amount will be charged

c) Personal Loans (Secured & Unsecured):

i) Processing Fee:	Rs. 5,000/- plus Central Excise Duty (CED) + Stamp Duty Charges at actual Non-refundable
ii) Income Estimation Charges	As Per Actual (Where applicable)
iii) Life Insurance	As Per Actual (Where applicable)
iv) Late payment charges:	Rs. 1000/= Per Late Payment Installment
v) Cheque Return Charges	Rs.500/- per return Cheque
vi) Early Settlement Charges:	Within 01 Year 5% of Outstanding Principal Amount After 01 Year 3% of Outstanding Principal Amount

Vii) Loan Enhancement/ Top-up facility

Rs.1,000/-

Viii) Legal Fee(s):

IN-HOUSE LEGAL ASSISTANCE:	Rs. 2,500/- minimum per document / case
OUTSIDE LEGAL ASSISTANCE:	At Actual

d) Loan Against Gold & Gold Ornament

Processing Charges	Rs.1500/-
Valuation charges by gold Smith	At Actual. Minimum Rs. 500/-
Documentation Charges	At Actual
Insurance Charges	At Actual
Early Settlement Charges	Nil.

K. CORPORATE/SME LEASING

i. Processing Fee:	1% per case upfront or negotiable on customer to customer basis.
ii. Document Charges:	At Actual
iii. Commitment Charges:	0.5% per quarter on un-disbursed commitments or negotiable on customer to customer basis.
iv. Vehicle Registration Charges:	At Actual
v. Late payment Charges	Re. 1/1,000/diem
vi. Early Settlement charges	Up to 5% of principal amount outstanding
vii. Repossession Charges:	At actual as advised by repossession agencies.
viii. Legal Expenses:	As per actual, borne by the bank.
ix. Cheques returned unpaid	Rs.1,000/-
x. Advertisement for sale of Articles repossessed from defaulted clients	At actual cost.



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a) PM Youth Business Loan:

i) Service charges Rs.100 (Non-refundable)

L. MISCELLANEOUS CHARGES

1. Makramah Advantage Account:

Processing Fee Against RF Facility Rs. 500/-

2. Bank Makramah Classic Current Account:

Insurance Plan Type Description

Description

Plan A Rs.184/- Per month per person will be applicable (i.e.Rs.2,200 p.a) in case of Non-maintenance of monthly average balance Rs. 250,000/-.

Plan B Rs. 138/- Per month per person will be applicable (i.e. Rs.1,650 p.a) in case of Non-maintenance of monthly average balance Rs. 100,000/-.

Plan C Rs. 92/- Per month per person will be applicable (i.e. Rs.1,100 p.a) in case of Non-maintenance of monthly average balance Rs.50,000/-.

3. Makramah Senior Citizen Account:

Balance requirement No Minimum balance is applicable.

Cheque book issuance charges Rs. 20/- per leaf plus government levies if any

4. Asaan Account

Cheque book issuance charges Rs. 20/- per leaf plus government levies if any

5. Investor Portfolio Securities Account: (IPS)

Security Movement (To & From another bank) PKR 500 per transaction FED/Sales tax on Services will be applicable

Security (Buy/Sell) PKR 500 per transaction FED/Sales tax on Services will be applicable

Account Maintenance PKR 200 per month FED/Sales tax on Services will be applicable

Collection Coupon from SBP (PIBs) No Charges

6. Fund Transfer/Funds Out Flow (3rd party) Using RTGS.

"Charges Payable to** BML Share of Charges ** Total per**

SBP Per Transaction Per Transaction Transaction

i) MT 103 Facility (Minimum amount through RTGS is Rs. 1 Million & Above)

Transaction Time Window*

9:00 AM to 1:00 PM Rs. 200/- Rs. 20/- Rs. 220/- **

1:00 PM to 3:00 PM Rs. 300/- Rs. 30/- Rs. 330/- **

3:00 PM to 4:00 PM Rs. 500/- Rs. 50/- Rs. 550/- **

FED/Sales tax on Services will be applicable

ii) MT 102 Facility

(Minimum amount through RTGS is Rs 100,000/- to Rs 999,999)

Transaction Time Window*

9:00 AM to 4:00 PM Rs. 25/- Rs. 25/- Rs. 50/- **

FED/Sales tax on Services will be applicable

*Note: Time schedule are as per five working days of a week i.e. Monday to Friday. The timing and charges may change as per SBP guidelines.



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** Charges on RTGS customer transfers (MT 102 & MT 103) have been waived in light of SBP Instruction on "Measures to Limit the Spread of Corona Virus (COVID-19) by Promoting the use of Digital Payment Services" till further instructions.

7. Standing Instruction Charges:	Rs.200/- per transaction (apart from other applicable charges).
8. Minimum Balance Charges:	No Minimum balance charges shall be applicable on all types of Deposit Accounts. However, the customer shall be required to maintain minimum balance as per schedule below:
Type of Account	Monthly Minimum Balance Requirement
Current Rupee	25,000
Saving Rupee	No Minimum balance is applicable.
Others Rupee	10,000
Current F.C.	\$1,500
Saving F.C.	\$1,000
Others F.C.	\$1,000
9. Cheques returned unpaid:	
a) Return of Cheque presented to us in case of insufficient funds in the account	Rs. 500/- per cheque to be recovered from the drawer's account on best effort basis (In all cases i.e. Cash, Clearing, Transfer Delivery & Cash Transfer).
b) Outward Clearing Cheques Returned unpaid:	Nil.
10. Stop Payment of Cheques:	Rs. 500/- per cheque, Rs. 500/- for multiple cheques per instruction
11. Duplicate Statement of Account:	Rs. 35/- including F.E.D/Sales tax on Services per statement (e.g Rs. 30.20 + 4.80)
12. Statements of Account issued other than at standard frequencies	Rs. 35/- including F.E.D/Sales tax on Services per statement
13. Account Balance/Account Activity Certificates/Balance Confirmations/Fee for issuance of Bank Certificate for Emigrants/Overseas Employment	Rs.300/- per certificate
14. Issuance of Credit Reports:	Rs.300/- per report, recoverable from account holder or correspondent bank, as applicable.
15. Cheque Book Issuance & Destruction:	Rs. 20/- per leaf plus government levies if any.
In case, customer fails to collect cheque book within 90 days from respective Branch, cheque book will be shredded and above mentioned charges will be recovered.	
16. Cheque Book Dispatch:	
17. Account closing charges:	NIL.
18. Cash Collection Services:	As per the arrangement with customer OR Minimum Rs.1,000/- per collection plus cost of security arrangement.
19. Corporate Salary Disbursement:	As per arrangement OR Minimum Rs. 50/- per employee salary disbursement plus one time setup fee.
20. Same Day Clearing Charges	Rs.250/- per cheque
21. Online banking Cash/Clearing Transactions:	Free
22. Use of ATM at bank machines:	Free

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23. Use of ATM at shared switch:	As per actual applicable as levied by the relevant bank.
24. Hold Mail Charges	Rs.1,000/- per half year
25. Obtaining Trade Related Credit Reports	At Actual
26. Old Record Information Charges	Above 1 year Rs. 300/- per transaction.
27. Dividend Warrant Payment and Processing	Commission @ 0.03% plus actual amount of Postage/ Courier charges, subject to negotiation of rate based on volume of business.
28. Mandate - Banker to the Issue Services	As per arrangement
29. Corporate Collection (Hospitals, Fuel Stations etc)	As per arrangement

M. TELECOMMUNICATION CHARGES

1. Swift:		
a) Import LCs:	Full Text:	Rs.1,500/-
	Short Text:	Rs.700/-
	Amendments:	Rs.700/-
b) Swift Transfers:	Foreign TTs:	USD 15/or equivalent
	Local TTs:	Rs.500/-
c) Others:		Rs.700/-
2. Courier:	International:	Rs.2,500/- or actual whichever is higher
	Inter City:	Rs.100/-
	Intra City:	Rs.35/-
3. Postage:	International	
	Export Documents:	At Actual
	Others-Registered:	At Actual
	Others-Ordinary:	At Actual
	Domestic	
	Registered:	Rs.50/-
	Ordinary:	Rs.25/-
4. Fax (per page):	Local:	Rs.100/-
	Foreign:	Rs.200/-
5. Telephones:	Estimated actual charges, depending upon the length of call; minimum Rs.200/-.	

N. LOCKERS*

The rent charged from the customer will be attributed as rent for one month (The month in which locker is issued to the customer) and Bank will extend the services for another 11 months free of cost.

a) Rent	Small:	Rs. 3,750/- per annum
	Medium:	Rs. 5,000/- per annum
	Large:	Rs. 6,250/- per annum
	Extra large:	Rs. 7,000/- per annum
b) Key Deposit (in advance to be refunded on termination):	Small:	Rs. 4,000/-
	Medium:	Rs. 7,000/-
	Large:	Rs. 10,000/-
	Extra Large:	Rs. 12,000/-
-		

Zero Rental Lockers : Locker rent will be waived for the customers maintaining Key Deposit as under during tenancy period. (Refundable on termination):

Small:	Rs. 50,000/-
Medium:	Rs. 80,000/-
Large:	Rs. 150,000/-
Extra Large:	Rs. 200,000/-



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c) Late fee (Locker rent):	Rs. 150/- for Small, Rs. 200/- for Medium, Rs. 300/- for Large & Rs. 500/- for Extra Large Per month with grace period of one month.
d) Breaking Charges:	Actual plus Rs. 5000/-
e) Locker Insurance Charges	Insurance coverage upto the limit prescribed below for each size of locker will be provided free of cost to the locker holder.
Insurance Coverage	Small: Rs. 500,000/- Medium: Rs. 1000,000/- Large: Rs. 1500,000/- Extra Large: Rs. 2000,000/-

Note: * Locker Facility is available at designated Branches only, for assistance please contact @ 021-111-124-365.

O. DEBIT CARD CHARGES

Classic/Gold Charges	Classic	Gold	Platinum
Initial Deposit Requirement	Rs. 5,000	Rs. 100,000	Rs. 1,000,000
Issuance, Annual, Re-Issuance, Card Fee *(Primary Card -UnionPay International):	Rs 2,500 + FED*	Rs 3,600 +FED*	Rs 7,500 +FED*
Annual Card Fee (Supplementary Card - UnionPay International):	Rs 2,500 + FED*	Rs 3,600 +FED*	Rs 7,500 +FED*
Issuance, Annual, Re-Issuance Card Fee *(Primary Card-PayPak):	Rs 1,800 +FED*		
Issuance, Annual, Re-Issuance Card Fee *(Supplementary Card-PayPak):	Rs 1,800 +FED*		
*** Debit Card charges will be deducted at the time of card issuance request. *** Annual Debit Card charges will be deducted on the scheduled due date. *** Charges will apply on any new card issuance or re-issuance requests made by the customer.			
• Tier upgrade:	As per respective Debit Card prevailing SOC		
Lost or Stolen or Reissuance:			
UnionPay International - Primary Card	Rs 2,500 + FED*	Rs 3,600 +FED*	Rs 7,500 +FED*
UnionPay International - Supplementary Card	Rs 2,500 + FED*	Rs 3,600 +FED*	Rs 7,500 +FED*
PayPak Card - Primary Card	Rs 1,800 + FED*	-	-
PayPak Card - Supplementary Card	Rs 1,800 + FED*	-	-
• Expired Card replacement:	Free	Free	Free
Local Transactions:			
Cash Withdrawal Fee (Bank Makramah Customer on Bank Makramah ATM)	Free		
Cash Withdrawal Fee (Bank Makramah Customer on 1Link Switch ATM)	Rs. 35/-		
Cash Withdrawal with receipt Fee (Bank Makramah Customer on 1Link Switch ATM)	Rs. 39.67/-		
Receipt on other ATM Cash Withdrawal/Balance Inquiry (Bank Makramah Customer on 1Link Switch ATM)	Rs. 4.67/-		
Cash Withdrawal Fee (Bank Makramah Customer on White Label ATM)	Rs. 57/- or at Actual		



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Balance Inquiry Fee (Bank Makramah Customer on Bank Makramah ATM)	Free
Balance Inquiry Fee with receipt (Bank Makramah Customer on 1Link Switch ATM)	Rs. 4.67/- per transaction
Balance Inquiry Fee without receipt (Bank Makramah Customer on 1Link Switch ATM)	Rs. 4.67/- per transaction
Balance Inquiry Fee (Bank Makramah Customer on White Label ATM)	Rs. 5.93/- or at Actual
Balance Inquiry Fee with receipt (Bank Makramah Customer on White Label ATM)	Rs. 5.93/- or at Actual
Title Fetch charges for Non-Banking Entities	Rs. 5/- or at Actual

Switch Dispute Resolution (SDRS) Charges	Rs. 25/- per dispute* * Note: <ul style="list-style-type: none"> In case of ATM/POS dispute, re-dispute, debit authority transactions, etc. charges shall apply to the acquirer for a valid dispute. In ATM/POS disputes, re-dispute transactions, etc., charges shall apply to the issuer for invalid disputes. In 1IBFT dispute, re-dispute, debit authority transactions, etc. charges shall apply to the beneficiary banks or bank at fault. Dispute charges are applicable on FTDH dispute lodgment. Charges shall be applied on banks at fault and shall be settled via daily clearing method.
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As per 1-Link, kindly note that, currently ATM / other 1-Link charges may be revised after review and approval from the regulator.

International Transactions	
• Cash Withdrawal	4% or Minimum Rs 400/-
• POS Transactions	4% or Minimum Rs 400/-
• Balance Inquiry	Rs. 200/- per transaction at all international locations.

*Any International transaction (ATM/Merchants) conducted through your Bank Makramah Debit Card which are settled in foreign currency will be subjected to Market Currency Conversion rates as well as foreign transaction charges as per the prevailing schedule of bank charges.

Online Collection of Government Taxes & Duties	Charges Eliminated as per SBP instruction FD circular No. 04 of 2019
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Transaction Slab	
0 - 100,000	Rs. 10/- Charges Eliminated as per SBP instruction FD circular No. 04 of 2019
100,001 - 1,000,000	Rs. 20/- Charges Eliminated as per SBP instruction FD circular No. 04 of 2019
Above 1000,000	Rs. 50/- Charges Eliminated as per SBP instruction FD circular No. 04 of 2019

Transaction Retrieval / Charge Back		
• Local Transactions	Classic Rs. 250/-* *Plus Actual UnionPay International Card	Gold Rs. 250/-*
• International Transactions	"Rs. 500* *Plus Actual UnionPay International Card	Rs. 500/-*
Arbitration Charge back	USD500 * or as per actual charges of UnionPay International Card	USD500 *

P. SMS Alerts on Digital Transactions	Free
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Q. Complete SMS Alerts Subscription - Annual Charges	Local Number only. Rs. 2,220/- + FED/Sales tax on services per annum/Rs. 185/-+FED/Sales tax on services per month or equivalent in other currencies
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R. e-Banking (Internet Banking)	Free
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Kuickpay - via ATM, web, Mobile App	Free
PayFast- eCommerce Payment	Free
Daraz.Pk Offering token payment for daraz.pk under 1link biller and also payment via Net Connect (internet Banking).	Free
S. Bank Makramah Mobile App	
QR Payment	Free
T. Mobile Recharge (Air-time purchase) through ATM, Web, Mobile	Free (Charges Waived)
Fund Transfer (within Bank Makramah) through ATM, Web, Mobile	Free
IBFT (Inter-Bank Fund Transfer) through ATM, Web, Mobile	Free IBFT services to individual customers up to, at least, a minimum aggregate sending limit of Rs. 25,000 per month/per account, For transactions exceeding monthly aggregated limit of Rs. 25,000 per account, a transaction fee of 0.1% of the transaction amount or Rs200, whichever is lower will be charged to the customer. These charges are inclusive of all applicable FED/Sales tax on Services.
IBFT via RAAST Channel to RAAST Channel	Free of cost
Title Fetch charges for Inter Bank fund transfer (IBFT such as through ATM, Internet Banking, Bank Makramah Mobile (App) and Ufone USSD)	Rs. 1/-
*Home Remittance	Free
*eDividend	Free
UBP (Utility Bill Payment) through ATM, Web, Mobile	Free
Card Bills Payments through ATM, Web, Mobile	Free
U. 1Bill Payment via ATM, Web, Mobile App	Free
V. Prize Bond Claim Charges	CIT charges (at actual) + Rs. 750 excluding FED/Sales tax on Services.
W. Basic Banking Account	
Type of Account	Current (Non-remunerative)
Minimum Initial Balance	No Minimum Balance Require
Minimum Balance Requirement	None
Minimum Balance Charges	None
Free Counter Transactions	Unlimited
Free ATM Transaction	Free on Bank Makramah 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.0.25 million or equivalent in non-interest/non-profit bearing accounts, or an average balance of Rs.1.00 million or equivalent in interest / profit bearing accounts, or an average balance of Rs.3.0 million or equivalent in Daily Product Accounts. For the purposes of determination of exemption, previous month's average balance should be used; Commission on following type of transactions will also not be deducted from such customers.



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1. Pay Order, CDR Issuance and Cancellation
2. Outward Remittances –Local & Foreign*
3. Inward Remittances –Local & Foreign
4. Collection of Local & Foreign Currency Cheques
5. Statement of Accounts
6. Returned Cheques (Cheque returned charges are applicable now)
7. Stop Payment of Cheques
8. Standing Instruction Fee
9. Issuance of Balance Confirmation Statement/ Certificate
10. Issuance of Withdrawals Slips
11. M Form Approval
12. Cash Collection Services if collection is equivalent to Rs.0.500 million and/or above
Cash Collection Services if collection is equivalent to Rs.0.500 million and/or above, 2 times in a month (if customer is obtaining other services like ATM installed at customer place, Employee Banking etc than this clause will not apply).
13. Same day clearing charges
14. Cheque Book issuance charges.
15. CUP Debit Card
Issuance of CUP Debit Card (only for PKR Business Account, charges will be reversed after 1 month).
16. Hold Mail Charges
 - a). Bank Makramah Staff is also exempted from all charges*
 - b). The under mentioned categories are exempted from levy of account opening, maintenance and closing charges. Moreover, there is no initial balance required for opening of accounts of under mentioned categories as per directive of State Bank of Pakistan.
 - i) Students
 - ii) Mustahiqueen of zakat
 - iii) Senior Citizen
 - iv) Employees of government / semi government institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc."

*however, out of pocket expenses will be recovered.

- c). While calculating average balances for eligibility of waiver of charges, balances in all accounts of a Group or family shall be accounted for Hamara Family Savings A/C only.

NOTE:

- a) All government excise duties/taxes/zakat etc., are for customer's account, applicable 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 where applicable will be recovered separately on all services.



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- e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
- f) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- g) Bank management reserves the right to adjust or waive any or all charges. However, such adjustments /waivers will only be subject to approval of the respective Business Head.