



AL HABIB ROSHAN DIGITAL ACCOUNT (Schedule of Bank Charges)

AL Habib Roshan Digital Account is specially designed for Non-Resident Pakistanis (NRPs) to open their account digitally in Pakistan enabling them to make payments, investments and avail various other banking facilities while being abroad.

PARTICULARS	CHARGES (Applicable July – December 2025)
Issuance Fee of Banker's Cheques	PKR 500/-
Cheque Book Charges	PKR 25/- per leaf
Stop Payment of Cheques	PKR 700/-
Specialized / Customized Cheque Book	At Actual
SMS Alert Service	Rs. 225/- per month per account (local)
Minimum Balance Charges	Free
Utility Bill/Mobile Bill Payment	Free
International ATM Cash Withdrawal	4.50% of transaction amount or Rs 300 Whichever is higher
Funds Transfer to any account within Bank AL Habib	Free
Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts Only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
Same Day Clearing Cheque Charges	PKR 550/- Flat
Account Maintenance Certificate	PKR 375/- per certificate
Intercity Collection of Cheques through NIFT	PKR 350/- per instrument
Intercity Cheque Return Charges	PKR 750/- Flat
Overseas Employment Certificate	PKR 300/- per certificate
Issuance of Statement of Account on request (i) Statement of A/c upto 6 Months (ii) Statement of A/c Above 6 months	PKR 35/- Additional Rs 35/- per 6 months
International POSTAGE / COURIER / SWIFT charges will be recovered as under: Postage Courier Swift Welcome Pack Delivery	PKR 200/- i) At Actual ii) Where courier charges are debited to Customers' A/C with Courier Company service charges of Rs. 150/- PKR 1000/- per message Free – All international destinations
Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual



<p>REMITTANCES – FOREIGN</p> <p>OUTWARD</p> <p>a). Demand Drafts</p> <p>b). FTT</p> <p>c). Cancellation of FDD</p> <p>d). Stop Payment of FDD</p> <p>INWARD</p> <p>DD / TT / MT</p> <p>FOREIGN TRAVELLERS CHEQUES ISSUANCE</p>	<p>a). Free – Correspondent Bank Charges May Apply</p> <p>b). Free – Correspondent Bank Charges May Apply</p> <p>c). US\$ 10</p> <p>d). US\$ 6 plus drawee bank charges at actual</p> <p>NIL</p> <p>1% Commission on Conventional Banking Accounts</p>																
<p>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</p> <p>i) Investor Portfolio Securities Custody Account Charges</p>	<p>i) PKR 1,000/- per transaction</p> <p>ii) PKR 1,000/- per month</p>																
<p>GATEWAY TO EQUITY MARKET (GEM)</p> <p>a) GEM Account Opening (Individual)</p> <p>b) Broker Charges</p> <p>c) GEM Facilitation Charges</p> <p>d) Custodial Charges (Market Value)</p> <p>e) Withdrawal Charges</p> <p>- Withdrawal Fee (CDC Charges)</p> <p>- Withdrawal Processing Fee (Bank Charges)</p> <p>f) Deposit charges</p> <p>- Initial Deposit Fee (CDC)</p>	<p>a) Individual Account Holder Rs.1400</p> <p>b) Minimum Rate 3 paisa or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day</p> <p>c) Security Rate Commission Minimum Maximum</p> <table><thead><tr><th></th><th>(in Percentage)</th><th colspan="2">(in rupee)</th></tr></thead><tbody><tr><td>- Upto – 199.99</td><td>0.10%</td><td>0.01</td><td>0.15</td></tr><tr><td>- 200 – 399.99</td><td>0.075%</td><td>0.15</td><td>0.30</td></tr><tr><td>- 400 - above</td><td>0.05%</td><td>0.30</td><td>0.50</td></tr></tbody></table> <p>d) - For Shares – PKR. 0.1000% p.a</p> <p>- For TFCs – PKR. 0.1000% p.a</p> <p>- For Rights – PKR. 0.1000% p.a</p> <p>e) - For Shares – PKR. 0.10 per share</p> <p>- For TFCs – PKR 50 per unit</p> <p>- For Rights – Re. 0.10 per right</p> <p>- For shares/Units/Rights—PKR 0.50% per share/Unit/Right</p> <p>f) - For Shares – Re. 0.01 per share</p> <p>- For TFCs – Re. 0.01 per unit</p> <p>- For Rights – Re. 0.01 per Right</p>		(in Percentage)	(in rupee)		- Upto – 199.99	0.10%	0.01	0.15	- 200 – 399.99	0.075%	0.15	0.30	- 400 - above	0.05%	0.30	0.50
	(in Percentage)	(in rupee)															
- Upto – 199.99	0.10%	0.01	0.15														
- 200 – 399.99	0.075%	0.15	0.30														
- 400 - above	0.05%	0.30	0.50														



<p>- Deposit Processing Fee</p> <p>g) Shares Transfer Charges In/Out</p> <p>h) Share Pledge Charges</p> <p>i) NCCPL Charges</p> <p>j. Government Debt Securities (GDS) (Primary Market Auction Charges)</p>	<p>- For shares/Units/Rights—PKR 0.50% per shares/Units/Right</p> <p>g) For Shares —0.010% per share (The min & Max fee shall be Rs.7 and Rs. 60,000 respectively)</p> <p>h) For Shares — 0.004% per share</p> <p>i) 0.0025% per share</p> <p>j) 0.1% of Auction Amount</p>
<p>A.T.M</p> <p>a) Re-issuance of ATM Pin</p> <p>b) ATM Switch Transactions</p> <p>Cash withdrawal from Other Bank ATM</p> <p>Local Balance Inquiry Charges</p> <p>ATM Optional Receipts Printing Fee (Off Net)</p> <p>ATM Optional Receipts Printing Fee (On Net)</p> <p>j)</p>	<p>Free</p> <p>Rs 23.44 per transaction</p> <p>Rs 3.13 per transaction</p> <p>Rs 3.13 per transaction</p> <p>Rs 4 per transaction</p>
<p>VISA DEBIT CARD</p> <p>a) Annual / Issuance / Renewal / Replacement fee — Primary</p> <p>b) Annual / Issuance / Renewal / Replacement fee — Supplementary</p> <p>c) ATM International Cash Withdrawal</p> <p>d) Local Charge Back Request charges</p> <p>e) International Charge Back Request charges</p> <p>f) Local Retrieval request charges</p> <p>g) International Retrieval request charges</p> <p>h) International Balance Inquiry charges</p> <p>i) VISA Arbitration Charges</p> <p>International Retail Purchase & E-Commerce Transaction</p>	<p>a) Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card</p> <p>b) Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card</p> <p>c) 4.50% of transaction amount</p> <p>d) At Actuals</p> <p>e) At Actuals</p> <p>f) At Actuals</p> <p>g) At Actuals</p> <p>h) Rs. 300</p> <p>i) At Actuals</p> <p>4.50%on Transaction Amount</p>



<p>ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIs)</p> <p>a) Processing Fee</p> <p>b) Early Settlement Fee / Charges (full / partial)</p> <p>c) Late Payment charges</p> <p>d) Charges on Dishonored / Returned Cheques</p> <p>e) Property Valuation / Appraisal Charges</p> <p>f) Lawyer's Appraisal Fee</p> <p>g) Income Estimation Charges / Fee</p> <p>h) Documentation and Stamp Duty Charges</p> <p>j) Courier Charges (Foreign)</p>	<p>a) Rs. 4,000/-</p> <p>b) Within a year 1%, afterwards no charges</p> <p>c) Rs. 1000 per late payment of installment</p> <p>d) Rs. 750 per case</p> <p>e) At Actual</p> <p>f) At Actual</p> <p>g) At Actual</p> <p>h) At Actual</p> <p>j) At Actual</p>
<p>ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIs)</p> <p>a) Processing Fee</p> <p>b) Early Settlement Fee/ Charges (full / partial)</p> <p>c) Late Payment charges</p> <p>d) Charges on Dishonored/Returned Cheques</p> <p>e) Repossession Charges (Within & Out of City)</p> <p>f) Vehicle Evaluation/Appraisal Charges</p> <p>g) Repossessed Vehicle Evaluation/Appraisal Charges</p> <p>h) Litigation/ Legal Charges</p> <p>i) Partial Prepayment Fee /Charges</p> <p>j) Personal Accident Insurance</p> <p>k) Vehicle Registration/Transfer Charges</p> <p>l) Warehouse Charges</p> <p>m) Courier Charges (Foreign)</p>	<p>a) Rs. 8,750 Flat</p> <p>b) Nil</p> <p>c) Rs. 1000 per late payment of installment</p> <p>d) Rs. 750 per case</p> <p>e) Rs. 100,000 or at actual whichever is lower</p> <p>f) At Actual</p> <p>g) At Actual</p> <p>h) At Actual</p> <p>i) Nil</p> <p>j) Nil</p> <p>k) At Actual</p> <p>l) At Actual where applicable</p> <p>m) At Actual</p> <p>n) At Actual</p> <p>i)</p>



i) Attestation charges	
n)	

Note: All Taxes / Excise Duty / With-holding Tax / FED etc. levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable. The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

Further clarification can be obtained by sending queries to **Roshan Digital Unit** at RDA@bankalhabib.com or by calling our 24/7 Call Center at [\(+92\)21 - 111 014 014](tel:+9221111014014).

I/We hereby acknowledge and confirm having fully read and clearly understood the charges applicable on AL Habib Roshan Digital Account mentioned above. I also confirm to abide by the product charges specified above and any changes, supplements or modifications thereto that may be made by the Bank from time to time.

This is a digital undertaking and acceptance of the same will constitute full and final truthful declaration of the content of this undertaking and that the same has been signed by the customer.



PARTICULARS	CHARGES (Applicable July – Dec 2025)	CHARGES (Applicable Jan – June 2025)
Loose Cheque Issuance	PKR 30/- per leaf	-
SMS Alert Service		Rs. 225/- per month per account (local)
International ATM Cash Withdrawal	4.50% of transaction amount	-
Same Day Clearing Cheque Charges		PKR 550/- Flat
Intercity Collection of Cheques through NIFT		PKR 350/- per instrument
Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	-	At Actual
GATEWAY TO EQUITY MARKET (GEM)		Individual Account Holder Rs.1400
a) GEM Account Opening (Individual)		
j) UIN charges Annually (1 st year not applicable) (NCCPL)	- Cooperate Account Rs. 2500 - Individual Account Rs. 200	-
k) K) CDC Sub Account Opening Charges Annually Individual Account (1st year not applicable) (CDC Charges)	- Rs.400	-
ATM Cash withdrawal from Other Bank ATM		Rs 23.44 per transaction
Local Balance Inquiry Charges		Rs 3.13 per transaction
ATM Optional Receipts Printing Fee (Off Net) ATM Optional Receipts Printing Fee (On Net)		Rs 3.13 per transaction Rs 4 per transaction
VISA DEBIT CARD		Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,000 for Silver Card
a) Annual / Issuance / Renewal / Replacement fee – Primary		
b) Annual / Issuance / Renewal / Replacement fee – Supplementary		Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,300 for Silver Card