



## AL HABIB ROSHAN DIGITAL ACCOUNT (Product Features and Applicable Charges July –December 2021)

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

<b>Account Type</b>	Current & Saving Account (Conventional & Islamic)
<b>Account Nature</b>	Individual account in the single and joint category
<b>Account Currency</b>	Available in PKR, USD, EURO & GBP
<b>Repatriation</b>	Fully Repatriable Account
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Non-Resident Pakistani Nationals (NRPs) having CNIC/ SNIC/ NICOP</li> <li>▪ Foreign National having POC (Pakistan Origin Card)</li> <li>▪ Employees or officials of the Federal Government or Provincial Government Posted Abroad</li> <li>▪ Resident Pakistanis having assets abroad declared in latest wealth statement</li> </ul>
<b>Account Limitations</b>	<ul style="list-style-type: none"> <li>▪ Local credits such as Cash/Cheque deposit, Funds Transfer etc. are not allowed</li> <li>▪ Local credits allowed to the extent of proceeds received from permissible investments*</li> <li>▪ No outward clearing allowed</li> <li>▪ Inward RTGS / Inter-Banks Funds Transfer with another Bank in Pakistan are not allowed</li> <li>▪ Any amount paid to anyone shall not be allowed to be credited back into the account</li> <li>▪ Outward remittance only allowed to the extent of balance available in the account</li> <li>▪ Repatriation allowed up to the principle amount in case of property sale within 3 years</li> <li>▪ Investment allowed in the following, provided that the relevant laws/regulations permit such investment;               <ol style="list-style-type: none"> <li>1. Registered Debt securities of Government of Pakistan (T-bills, PIBs, Sukuk and any other registered debt securities of the government including CDNS securities)</li> <li>2. Shares quoted on the stock exchange(s) in Pakistan</li> <li>3. Residential and commercial real estate</li> <li>4. Term /remunerative deposit products of the bank</li> </ol> </li> </ul>

\* Proceeds from disinvestment/sale/maturity of Government of Pakistan's debt securities, residential and commercial real estate, quoted shares, term deposits, and profit/rent/dividend/ /interest on such securities/properties/shares/ deposits received on account of investments made from the account.

PARTICULARS	CHARGES
Issuance Fee of Banker's Cheques	PKR 250/- (Free for Islamic Banking Roshan Digital Accounts)
Issuance Fee of Debit Card	Visa Debit Card Basic PKR 1,200 for Silver, PKR 1,500 for Gold Card & Rs.3000 for Platinum Card
Annual Fee of Debit Card	Visa Debit Card Basic PKR 1,200 for Silver, PKR 1,500 for Gold Card & Rs.3000 for Platinum Card
Cheque Book Charges	PKR 15/- per leaf <b>(Free for Islamic Banking Roshan Digital Accounts)</b>
Stop Payment of Cheques	PKR 500/-
Loose Cheque Issuance	PKR 30/- per leaf
SMS Alert Service	PKR 75/- per month (Local Cellular Numbers)



Minimum Balance Charges	Free
Utility Bill/Mobile Bill Payment	Free
International ATM Cash Withdrawal	PKR 300/- per transaction or 3% whichever is higher
Funds Transfer to any account within Bank AL Habib	Free
Inter Bank Funds Transfer via Internet 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
Inter Bank Funds Transfer via ATM (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 500/- Flat
Account Maintenance Certificate	PKR 300/- per certificate Rs 300 per Certificate (No Charges if required for BAHL Loans)
Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
Intercity Cheque Return Charges	PKR 550/- Flat
Overseas Employment Certificate	PKR 100/- 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 <b>Welcome Pack Delivery</b>	PKR 200/- i) PKR 2000/- ii) Where courier charges are debited to Customers' A/C with Courier Company service charges of Rs. 150/- PKR 1000/- per message <b>Free – All international destinations</b>
<b>REMITTANCES – FOREIGN</b>  <b>OUTWARD</b> a). Demand Drafts b). FTT c). Cancellation of FDD d). Stop Payment of FDD  <b>INWARD</b> DD / TT / MT  FOREIGN TRAVELLERS CHEQUES ISSUANCE	a). US\$ 15 b). US\$ 30 c). US\$ 10 d). US\$ 6 plus drawee bank charges at actual  NIL if proceeds credited to an account with us otherwise charges of PKR 250/- 1% Commission on Conventional Banking Accounts
<b>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</b> i) Investor Portfolio Securities ii) Custody Account Charges	PKR 1,200/- per transaction PKR 2500/- per month
<b>GATEWAY TO EQUITY MARKET (GEM)</b> a) GEM Account Opening (Individual)  b) GEM Account Opening (Corporate) c) Broker Charges	-Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges) -Corporate Account Holder Rs. 5,000 -*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)



d) GEM Facilitation Charges	-Security Rate	Commission	Minimum	Maximum
		(in Percentage)	(in rupee)	(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
e) Custodial Charges (Market Value)	-for Shares -- Re. 0.1000% p.a for TFCs -- Re. 0.1000% p.a for Rights -- Re. 0.1000% p.a			
f) Withdrawal Charges	for Shares -- Re. 0.10 per Share for TFCs -- Rs. 50 per Unit for Rights -- Re. 0.10 per Right Entitlement deposit			
- Withdrawal Fee (CDC Charges)				
- Withdrawal Processing Fee (Bank Charges)	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
g) Deposit Charges	for Shares -- Re. 0.01 per Share for TFCs -- Re. 0.01 per Unit for Rights -- Re. 0.01 per Right			
- Initial Deposit Fee (CDC Charges)				
- Deposit Processing Fee (Bank Charges)	-for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
h) Shares Transfer Charges In/Out	-for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs. 60,000 respectively)			
i) Shares Pledge Charges	-for Shares - 0.004% per share			
j) NCCPL Charges	-0.0025% per share			
k) UIN Charges Annually (first year not applicable) (NCCPL)	-Corporate Account Rs.2500 Individual Account Rs.200			
l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	-Rs.400			

<b>ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIS)</b>	
a. Processing Fee	Rs. 7000 Flat
b. Early Settlement Fee/ Charges (full / partial)	As per the terms and conditions mentioned in offer letter
c. Late Payment charges	Rs. 900 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 500 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h. Litigation/ Legal Charges	At Actual
i. Partial Prepayment Fee /Charges	As per the terms and conditions mentioned in offer letter
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges	At Actual
l. Warehouse Charges	At Actual where applicable
m. Courier Charges (Foreign)	At Actual
n. Ministry of Foreign Affairs attestation charges	At Actual
<b>ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIS)</b>	
a. Processing Fee	Rs. 4,000/-
b. Early Settlement Fee / Charges (full / partial)	Within a year 1%, afterwards no charges
c. Late Payment charges	Rs. 900 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 500 per case
e. Property Valuation / Appraisal Charges	At Actual



f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual

**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.

The features and charges of AL Habib Roshan Digital Account are self-explicit, and all efforts have been made to keep it simple, easy and understandable. However, if required, further clarification can be obtained by sending queries to **Roshan Digital Unit** at [RDA@bankalhabib.com](mailto:RDA@bankalhabib.com) or our 24/7 Call Center at (+92)21 - 111 014 014.

I/We hereby acknowledge and confirm having fully read and clearly understood the features and charges of 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.