



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 Jan – Jun 2024)
Issuance Fee of Banker's Cheques	Rs. 400 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)
Cheque Book Charges	PKR 25/- per leaf (Free for Islamic Banking Roshan Digital Accounts)
Stop Payment of Cheques	PKR 700/-
Loose Cheque Issuance	PKR 50/- per leaf
SMS Alert Service	PKR 160/- per month (Local)
Minimum Balance Charges	Free
Utility Bill/Mobile Bill Payment	Free
ATM International Cash Withdrawal	4.25% of transaction amount
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 500/- Flat
Account Maintenance Certificate	PKR 300/- per certificate
Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
Intercity Cheque Return Charges	PKR 600/- Flat
Overseas Employment Certificate	PKR 250/- 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



<p>Charges on RDA consignment if Un – Delivered and charged by courier due to incomplete address/ non-availability of customer</p>	<p>At Actual</p>
<p>REMITTANCES – FOREIGN</p> <p>OUTWARD a). FDD b). FTT c). Cancellation of FDD d). Stop Payment of FDD</p> <p>Note: In addition to above mentioned charges any service/courier/postage/fax/swift charges shall also be recovered accordingly whenever applicable.</p> <p>INWARD DD / TT / MT</p> <p>FOREIGN TRAVELLERS CHEQUES ISSUANCE</p>	<p>a). Free – Bank Charges May Apply b). Free – Correspondent Bank Charges May Apply c). US\$ 10 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) i) Investor Portfolio Securities ii) Custody Account Charges</p>	<p>PKR 1,000/- per transaction PKR 1,000/- per month</p>
<p>CASH MANAGEMENT SERVICES</p> <p>a. Countrywide Collection Solution (for Corporates/SMEs/F.Is) b. Bulk Salary/Disbursements c. Dividend Warrants Payment Arrangement d. Customized MIS/Reporting e. Bankers to the Issue/ Flotations (IPOs/TFCs/Right Shares etc.) f. Any other service g. AL Habib Payments System (Bulk Payments)</p>	<p>As per agreement As per agreement As per agreement As per agreement As per agreement As per agreement As per agreement</p>
<p>NOTE : -Taxes / Govt. Duties etc. levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable. -Taxes / Govt. Duties etc. levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable. -Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges -Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges -Charges levied because of processing error will be refunded - Charges levied because of processing error will be refunded. -Accounts blocked / Frozen under UNSC resolutions or any other SRO's issued by SBP/ Law Enforcement Agencies shall not be subjected to any kind of deductions in the form of any charges</p>	



GATEWAY TO EQUITY MARKET (GEM)

a) GEM Account Opening 1 (Individual) 2, (Corporate)

1- Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)2- Corporate Account Holder Rs 5,000

b) Broker Charges

Minimum Rate 3 paise or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day

c) GEM Facilitation Charges

Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum
- 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

d) Custodial Charges (Market Value)

For Shares – PKR. 0.1000% p.a
For TFCs – PKR. 0.1000% p.a
For Rights – PKR. 0.1000% p.a

e) Withdrawal Charges

- Withdrawal Fee (CDC Charges)

For Shares – PKR. 0.10 per share
For TFCs – PKR 50 per unit
For Rights – Re. 0.10 per right

- Withdrawal Processing Fee (Bank Charges)

For shares/Units/Rights—PKR 0.50 per share/Unit/Right

f) Deposit charges

- Initial Deposit Fee (CDC)

For Shares – Re. 0.01 per share
For TFCs – Re. 0.01 per unit
For Rights – Re. 0.01 per Right

- Deposit Processing Fee

- For shares/Units/Rights—PKR 0.50% per shares/Units/Right

g) Shares Transfer Charges In/Out

- For Shares –0.010% per share
(The min & Max fee shall ne Rs.7 and Rs. 60,000 respectively)

h) Share Pledge Charges

- For Shares – 0.004% per share

i) NCCPL Charges

- 0.0025% per share

j) UIN charges Annually (1st year not applicable) (NCCPL)

- Cooperate Account Rs. 2500
- Individual Account Rs. 200

k) CDC Sub Account Opening Charges Annually Individual Account (1st year not applicable) (CDC Charges)

- Rs.400



<p>NOTE: - All Charges are non-refundable unless otherwise indicated by the bank</p> <p>- The prescribed range is from 3 paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above-mentioned transaction.</p> <p>-Charges may change from time to time as per Schedule of charges of the Bank and it shall be the account holder responsibility to comply the same.</p>	
<p>A.T.M</p> <p>a) Re-issuance of ATM Pin</p> <p>b) ATM Switch Transactions</p> <p>(i) Cash withdrawal from Other Bank ATM</p> <p>(ii) Local Balance Inquiry Charges</p> <p>(iii) ATM Optional Receipts Printing Fee</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>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>j) International Retail Purchase & E-Commerce Transaction</p>	<p>Rs.2,500 for Silver Card, Rs. 3,500 for Gold Card, Rs.7,000 for Platinum Card</p> <p>Rs.1,750 for Silver Card, Rs.2,200 for Gold Card, Rs.4,500 for Platinum Card</p> <p>4.25% of transaction amount</p> <p>At Actuals</p> <p>At Actuals</p> <p>At Actuals</p> <p>At Actuals</p> <p>Rs. 250</p> <p>At Actuals</p> <p>4.00% on Transaction Amount</p>



ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIS)	
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. 600 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
ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIS)	
a) Processing Fee	Rs. 7,000 Flat
b) Early Settlement Fee/ Charges (full / partial)	Nil
c) Late Payment charges	Rs. 1,000 per late payment of installment
d) Charges on Dishonored/Returned Cheques	Rs. 600 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	Nil
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) Attestation charges	At Actual
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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:+922111014014).

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.