



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 2021)
Issuance Fee of Banker's Cheques	PKR 250/- (Free for Islamic Banking 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 (Free for Islamic Banking Roshan Digital Accounts)
Stop Payment of Cheques	PKR 500/-
Loose Cheque Issuance	PKR 30/- per leaf
SMS Alert Service	PKR 75/- per month (Local)
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 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 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 Welcome Pack Delivery	PKR 200/- i) PKR 2,000/- 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>REMITTANCES – FOREIGN</p> <p>OUTWARD a). Demand Drafts b). FTT c). Cancellation of FDD d). Stop Payment of FDD</p> <p>INWARD DD / TT / MT</p> <p>FOREIGN TRAVELLERS CHEQUES ISSUANCE</p>	<p>a). US\$ 15 b). US\$ 30 c). US\$ 10 d). US\$ 6 plus drawee bank charges at actual</p> <p>NIL if proceeds credited to an account with us otherwise charges of PKR 250/- 1% Commission on Conventional Banking Accounts</p>
<p>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS) i) Investor Portfolio Securities ii) Custody Account Charges</p>	<p>PKR 1,200/- per transaction PKR 2500/- 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 - Withdrawal Fee (CDC Charges)</p> <p>- Withdrawal Processing Fee (Bank Charges)</p> <p>f) Deposit charges - Initial Deposit Fee (CDC)</p> <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>- Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)</p> <p>- 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>- Security Rate Commission Minimum Maximum (in Percentage) (in rupee) (in rupee) Upto – 199.99 0.10% 0.01 0.15200 – 399.99 0.075% 0.15 0.30400 - above 0.05% 0.30 0.50</p> <p>- For Shares – PKR. 0.1000% p.a For TFCs – PKR. 0.1000% p.a For Rights – PKR. 0.1000% p.a</p> <p>- For Shares – PKR. 0.10 per share For TFCs – PKR 50 per unit For Rights – Re. 0.10 per right For shares/Units/Rights—PKR 0.50 per share/Unit/Right</p> <p>For shares/Units/Rights—PKR 0.50% per share/Unit/Right</p> <p>- For Shares – Re. 0.01 per share For TFCs – Re. 0.01 per unit For Rights – Re. 0.01 per Right</p> <p>- For shares/Units/Rights—PKR 0.50% per shares/Units/Right</p> <p>- For Shares –0.010% per share (The min & Max fee shall ne Rs.7 and Rs. 60,000 respectively)</p> <p>- For Shares – 0.004% per share</p> <p>- 0.0025% per share</p>



<p>j) UIN charges Annually (1st year not applicable) (NCCPL)</p> <p>k) CDC Sub Account Opening Charges Annually Individual Account (1st year not applicable) (CDC Charges)</p>	<p>- Cooperate Account Rs. 2500 Individual Account Rs. 200</p> <p>- Rs.400</p>
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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.