



Addendum Schedule of Bank Charges Effective

1st July 2023 to 31st December 2023

Circular No- (Internal) 2023-22	Subject: Addendum Schedule of Bank Charges	Dated: 14-06-2023
	Effective 1 st July 2023 to 31 st December 2023	Queries to: Operations Division

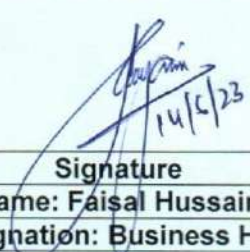

Dear all,

Please refer to Schedule of Bank Charges for the period from **1st July 2023 to 31st December 2023** Circulated through email on 1st June 2023.

Please note that addendum of **Pay Pak Debit Card / Master Debit Card** Charges mentioned on page number 14/15-O/i-ii-iii-iv, and 14/15-P/ i-ii-iii-iv, had been changed.

All Branch staff are advised to go through revised SOC's carefully for meticulous compliance and elaborating the same to Customers.

While retaining a copy of revised Schedule of Bank Charges, the Branch Manager/Operation Managers should also ensure that a copy of same is available with concerned Branch official as well as displayed at the Branches Notice Board.

 14/6/23	 14/6/23
Signature	Signature
Name: Faisal Hussain	Name: Irfan Malik
Designation: Business Head	Designation: Acting Head Operations

Empowering the Nation Together



First Women Bank Ltd.

HEAD OFFICE:

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SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE 1st JULY 2023 TO 31st DECEMBER 2023

DESCRIPTION

CHARGES

(All Bank Charges / Commission given hereunder are exclusive of any FED / Sales Tax & other Govt levies etc.)
The same should be levied, wherever applicable as per Law

INTERNATIONAL BANKING

INTERNATIONAL BANKING				
1	A. IMPORTS			
	I Letter of Credit - Opening Commission			
		<u>Its qtr or</u>	<u>Each Sub Qtr</u>	<u>Minimum amount</u>
		<u>part thereof</u>	<u>or part thereof</u>	<u>per L/C</u>
a	Amount	I)Upton Rs.20 M	0.40%	0.25%
		II)Upton Rs.50 M	0.35%	0.25%
		III)Upton Rs.75 M	0.30%	0.20%
		IV)Above Rs.75 M	0.20%	0.20%
	Notes: LC commission for the increased liability shall also be recovered for un-expired period of L/C, in case liability increases (due to exchange rate fluctuation) by virtue of providing forward cover to the customer after opening of L/C.			
b	Revalidation Commission	Upon expiry of Letter of Credit when the same is revalidated, revalidation commission shall be recovered as applicable for opening fresh Letter of Credit, as in (I – a) above beyond the period for which commission has already been charged (L/C commission).		
c	Transfer Commission	When a Letter of Credit is transferred to a new beneficiary, transfer commission shall be charged as applicable in case of fresh Letter of Credit, as in (I – a). Minimum Rs.1,000/=		
ii	a)Non Reimbursable Letter of Credit under quarter / Aid / Loans and authorization to pay.	1% on 1 st quarter and 0.30% for each subsequent quarter or part thereof minimum Rs.1,000/-		
	b) L/C under "Suppliers/ Buyers Credit, "Pay As you Earn Scheme" and Deferred Payment L/Cs for over one year.	0.40% per quarter or part thereof up to final payment minimum Rs.1,000/= at the time of opening of L/C on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C till the date of expiry of L/C there after commission.		
iii	Obtaining credit reports on suppliers from credit rating agencies.	In case credit report is obtained from external agencies, actual plus our charges Rs. 500/= flat (in case credit report is called through SWIFT Rs.625/= SWIFT charges).		
iv	In case of L/G undertaking to be issued favoring any Bank.	L/G commission to be charged @ 1.6% per annum on reducing liability.		
v	If Bills are to be drawn at a since under the above Letters of Credit other than PAYEES * and Suppliers / Buyers Credits and deferred payment Letters of Credit on yearly basis.	1)Rs.600/= per bill (flat) to be charged at the time of retirement of bills. 2)Extra Commission @ 0.125% per month or part thereof after expiry of the L/C (Minimum Rs.500/=).		
vi	Cancellation Charges	I) Rs.1,500/= flat ii)SWIFT charges at actual		
2	vii L/C Amendments Charges	Rs.1,000/= per transactions (flat) or Commission under item (I – a) or (ii – a) Page – 1, if amendment involves increase in amount of extension in the period of shipment.		
3	viii L/C Retirement charges			
a	Mark-up in case of Import Bills under Import Letter of Credit	50 Paise per Rs.1,000/= on daily products from the date of negotiation till the date of retirement.		
b	In addition to mark-up as per viii (a) Bank's commission is to be charged as under :-			
i	If retired within 10 days from the date of lodgment	No Commission		
ii	If retired during 15 days subsequent to the period at item (I) as above	0.25% on PAD amount		
iii	If retired during next 15 days after the period mentioned at (I) and (ii) above.	0.30% on PAD o/s amount		
iv	If retired during next 190 days after the period mentioned at item (I) (ii) and (iii) above	0.50% on PAD o/s amount		
4	ix Import Bills			
a	Open Collections.	Rs.900/= (flat)		
b	Registration of Contract	0.25% flat handling charges at the time of registration of Contract / Purchase Order / Performa Invoice. Minimum Rs.750/=		





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c	Import against Advance Payment to suppliers.	Rs.1,000/= flat plus usual remittance charges as 0.25% of total amount minimum Rs.750/=
d	Import Bills returned unpaid.	Handling charges US\$ 60/= flat or equivalent Pak Rupee from forwarding Bank or beneficiary plus courier charges, if any.
e	Import under Registered Contract	Upto Rs.50 (M) 0.16% minimum Rs.2,500/= up to Rs.100(M) 0.2% minimum Rs.2,500/= Above Rs.100(M) Negotiable minimum Rs.2,500/= Plus SWIFT charges.
f	Amendment in Registered Import Contract	Rs.1,000/= flat per amendment.
x	Service charges against import transactions i.e. Import Bills / PAD / Collections. *	i) 0.20% - Minimum Rs. 1,250/- ii) Nil if the LC is backed by 100% cash margin or if 100% margin is blocked in non profit bearing A/C
xi	Re-imbusement charges (payable to reimbursing Banks)	At actual
xii	L/C documents with discrepancy.	If discrepancy is found in Import L/C documents, charges to be recovered from applicant or beneficiary according to L/C terms Minimum Rs.1,250/= flat. US\$ 70/= will be claimed from negotiating Bank.
NOTES:		
1	Note :- No markup shall be charged from the date of negotiation till the date of lodgment of documents received under import L/Cs, where payment is made to the negotiating Bank as per reimbursements arrangement only upon lodgment of documents.	
2	Note):-a) In case FIM is created and Bank arranges clearance of consignment under Sight L/C, charges to be recovered as per credit sanction advice. b) Handling charges shall be applicable when Bank has to clear the consignment under D/A L/C and keep the goods under control for one reason or the other @1%.	
3	Note):- In case forced PAD is created due to non Payment at maturity against DA or Supplier Credit L/C, Commission @ 0.35% is to be recovered (One time). In addition markup will be charged @ 52 Paisa per Rs.1,000/= on a daily basis.	
4	Note):- Bank reserves the right to change the mark-up rate from time to time, if changed by SBP.	
5	B. EXPORTS	
i	Export Document Handling Charges (L/C, Collection & Export advance payment)	0.15% of realised bill amount, minimum Rs. 1,250/- plus SWIFT charges, if any
ii	Export Refinance application Handling charges	Rs.600/= (flat)
iii	Letter of Credit.	
a	Advising	Rs.1250 +courier charges
b	Amendment Advising	Rs1000+courier charges
c	Negotiation of Bills against Letter of Credit issued under Barter / Remittance from SBP.	0.25% Minimum Rs.750/=
d	Confirmation of LC.	0.25% minimum 900+ Swift/courier
e	Transfer of Export L/Cs	Rs.1,000/= (Flat)
f	Reimbursement payment to other local Banks from Non-resident Rupee Account.	Rs.900/= (Flat)
g	NOC for entitlement against "EE" statement	Rs.1,250/=
h	Issuance of E- Form	No Charges
i	Proceeds Realization Certificate (PRC)	Rs.400/= per certificate
j	Duplicate Proceeds Realization Certificate (PRC)	Rs.200/= per certificate
k	Amendment charges E-Form	Rs.100/=
l	Excise Development Surcharge (EDS)	Rs.80/= commission
m	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/= (flat)
6	iv Collection/FCY	
a	Clean Cheque/ Drafts/ FOBC	0.1% of the amount or Minimum Rs.350/= Maximum Rs.3,000/= (plus postage/telex)



**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE 1st JULY 2023 TO 31st DECEMBER 2023**

DESCRIPTION		CHARGES	
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7	b	Document Handling/Collection charges (on which bank do not earn any exchange difference)	0.2% Minimum Rs.350/= Maximum Rs.3,000/=
	v	i) Duty draw back claims.	Rs.750/= flat per case
		ii) Handling & processing of R& D claims to SBP	Rs. 750/- flat per case
	vi	Service charges against export documents sent on collection basis and Export Advance Payment where payment cover is already received into our Foreign Currency Account .	0.15% Minimum Rs.500/=
7	C. FOREIGN CURRENCY REMITTANCES		
	1	Outward	
	a	Remittances abroad through Foreign Currency Account and through cash.	Commission @ US\$ 2/- per US\$.1,000/= or part thereof minimum US\$.5/= maximum US\$.25/= plus SWIFT charges Rs.625/= per transaction.
8	b	Remittance abroad other than through Foreign Currency:	
	i	Students (for education purpose)	Rs.50/= plus SWIFT charges Rs. 625/- or usual postal charges as prescribed.
	ii	Other than students.	Rs.100/- per US\$ 1,000/= Minimum Rs.500/= and Maximum Rs.2,000/= plus SWIFT charges Rs.625/= per transfer or usual postal charges as prescribed.
	iii	Service charges against issuance of Foreign Tele Transfers (FTTs) Foreign Demand Drafts (FDDs) against Pak-Rupee.	At Paisa's 25 Per Rs.100/= Minimum Rs.750/=
	iv	FDD/FTT/FMT Cancellation charges	Rs.500/= plus Drawer Bank's Charges, if any, plus SWIFT charges Rs. 625/=
	v	Issuance of duplicate FDD	Normal issuance Charges Rs.500/= plus SWIFT charges Rs.625/= for additional message.
9	2	Inward	
	a	Home Remittance	US\$.1/=
	b	Others	Nil, if proceeds are credited into an account with drawer's bank. In other cases, flat charge of Rs.10/=
	c	Service charges on payment of Inward Foreign Drafts / Foreign Mail Transfer where payment is made to beneficiaries after payment cover is received to our Foreign Currency Accounts.	Charges Waive off
		These charges are to be recovered only when TT buying rate is applied.	
10	3	CASH HANDLING CHARGES Deposit of Foreign Currency notes	Cash handling charges of Foreign currency has been waived as per SBP Circular No.12 dated 19 October 2011.
	4	FC Cheque book	Free Cheque book (FED applicable) if average balance of US\$ 1,000/= (or equivalent in other FCYs). is maintained during last six months.
	5	Stop payment Cheque	US\$ 5/= Per instructions (or equivalent in other FCYs).
	6	FTT against cash deposit	If cash is withdrawn for FTT before 10 days holding period Rs.3,000/=
11	D. MISCELLANEOUS CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
	i	Correspondents charges, if any will be recovered.	At actual
		Foreign Bills/ cheques sent for collection through Foreign Correspondent, at Actual.	US\$ 11/= or Euro 7/= or GBP 7/= per cheque. After deduction of Foreign correspondent Bank charges remaining would be branches commission.)
	ii	Postages and cables charges to be recovered.	At actual
	a	Postage/Courier	i)Local Courier charges at actual- Minimum Rs.40/= ii)Foreign courier charges at actual Minimum Rs.100/=
	b	SWIFT	Short SWIFT Rs.625/= per SWIFT for overseas or actual (which ever is higher). Full SWIFT L/Cs Rs.1,875/= or actual (which ever is higher).
	iii	Foreign Bills sent for collection returned unpaid.	Foreign bills sent for collection if returned unpaid Correspondent charges to be recovered at actual. FWBL US\$ 15/= per cheque/document.





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iv	Inward collections received (relating to F.C A/c.) from abroad where the payment is demanded in Foreign Currency.	US\$ 5/= for collection upto US\$ 1,000/= US\$ 15/= for collection above US\$ 1,000/= Maximum US\$ 25/= plus SWIFT charges Rs. 625/=
v	Inward Cheque received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the T.T buying rate).	Handling charges Rs.100/= plus SWIFT charges, where applicable.
vi	Local US \$ Collection through NIFT	NIFT charges
a		a) Rs.250/= per transaction processed
b		b) Rs.150/= Cheque return charges
c		c) Rs.150/= processing and courier charges by Main Branch
d		d) Rs.50/= courier charges by Branches
vii	Issuance of Balance Confirmation Certificate FC account.	US\$.2/= per certificate Or equivalent in other Foreign Currencies.
viii	Issuance of proceeds certificate beyond one year.	Rs.250/= (flat) per certificate.
ix	FC Account closing charges	Account closing charges are waived for FCY Savings Accounts as per SBP. US\$.2/= (or equivalent in other FCYs) for FC Current account Closing Charges
x	Standing Instructions charges in Foreign Currency account	US\$.3/= (or equivalent in other FCYs) as per instructions





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DOMESTIC BANKING

1	A. REMITTANCES					
	i PAY ORDER					
	a Issuance of Pay Order	1-Rs.250/= (flat) for account holders 2-Free (FED applicable) for Current Account / Collection Accounts maintaining average monthly balance of Rs.1,000,000/=				
	b Service charges on the collection of fee of educational institution as per SBP circular No.21 dated 10.08.2009	1- No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution. 2- Charges for Pay Order / any other related instrument for payment of fee / dues in favor of educational institutions, HEC / Board etc may not exceed 0.50% of fee / dues or Rs.25/= Inclusive applicable tax per instrument, whichever is less.				
	c Pay Order Cancellation	Rs.200/= for account Holder. Rs.300/= for non-account Holder.				
	d Duplicate Pay order issuance charges	Rs.300/= flat				
	e Demand Draft Cancellation	Rs.250/= flat				
	f Issuance of Call Deposit (For Account holders only)	Free				
	g Duplicate issuance of Call Deposit charges	Rs.300/- flat				
	h Call Deposit Receipt Cancellation Charges	Rs.300/- flat Waived if Customer maintains average balance of Rs.1.5(M) in Current Account.				
	ii Inland Letters of Credits -Commission	0.40% per quarter or part thereof, Minimum Rs.550/=				
	a Amendments Charges.	Rs.500/= flat				
	b Advising/Amendment/confirmation charges of (inward) Inland LCs.	Charges will be same as applicable in case of Export LCs				
	iii RTGS (Real Time Gross Settlement) Time schedule is according to RTGS system transaction. Govt. Taxes will be applicable as per law. * PRESENTLY RTGS CHARGES ARE WAIVED AS PER SBP DIRECTIVE TILL FURTHER INSTRUCTIONS					
		Rates				
		Days	Transactions Time-SBP Window	SBP Charges	Bank Charges	Total Charges
		MT-102 Lower Value Limit Each Transaction Rs.100,000				
		Monday to Friday	9:00 am to 4:00 pm	25	25	50
		MT-103 Lower Value Limit Each Transaction Rs.1,000,000 and above				
		Monday to Friday	9:00 am to 1:30 pm	200	20	220
			1:30 pm to 3:00 pm	300	30	330
			3:00 pm to 4:00 pm	500	50	550
	iv NIFT CHARGES/CLEARING CHARGES					
	a SAME DAY CLEARING	Rs.400/= Flat				
	b Same Day Clearing charges for corporate lending Clients	Corporate customer can be exempted on a case to case basis. as per approval of Business Head through RBH.				
	c SAME DAY CLEARING RETURN CHARGES	Rs.200/= (Including NIFT charges).				
	d INTERCITY CLEARING	Rs.300/= (Including NIFT charges). Rs.25/= and NIFT charges (if any). For any Inter-city clearing between Twin cities Rawalpindi & Islamabad.				
	e INTERCITY CLEARING CHEQUE RETURN	Rs.250/= (Including NIFT charges).				





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	f.	Charges on payment of Prize Money on NPBs through FWBL	
	i	- CIT Charges (Charged by security Company).	At actual
	ii	Bank Charges	Rs.1,000/- Bank Charges
2	B.	BILLS	
	i	Collection:	
	a	Documentary	0.40% minimum Rs.50/= + Postage/Courier charges Rs.60/=
	b	Clean (Including cheques) warrants/Bank Drafts	0.30% minimum Rs.200/= + Postage/ courier charges Rs.60/= Maximum Rs.10,000/=
	ii	Purchase of Bills, Cheques, etc.	
	a	Documentary Bills other than those drawn against Letters of Credits and Clean Bills/ Trade Cheques.	Same charges as for collection cited at (i) (a) and (b) above plus markup from the date of purchase to the date of payment.
		Exemption Notes.	
	i	Outward Collection charges (FED applicable) through OBC are exempted for those customers who maintain average monthly balance of Rs.500,000/= in Current Account or Rs.1,000,000/= in PLS Savings Account.	
	ii	Outward Collection charges are also exempted (FED applicable) for customers availing financing facility of Rs.10 million and above against cash collateral and Rs.50 million and above against mortgage of property.	
	iii	Outward collection charges are also exempted (FED applicable) to NGOs / institutions involved in Micro Finance subject to average minimum monthly balance of Rs.500,000/= in Current / Savings Account.	
	iv	Applicable postage / courier charges will be recovered in all above cases of exemption.	
	v	Postage / Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary). However in case the party has deposited more than one cheque/instrument on a particular date to be collected/drawn on the same branch postage/courier are to be recovered only once.	
	vi	Collection of Cheque of small amount may be effected through normal mail (other than courier) if specifically requested by the party in writing for which he will be responsible for the delay.	
	vii	Collecting agents charges, if the collecting bank is other than the drawee bank, Communication charges will be extra, if fate of instrument is asked for by any communication channel.	
	b	Other Cheques/Demand Instruments (like Dividends Warrants)	0.60% - Minimum Rs.50/=
	c	Returns charges for Documentary and clean collections, in case the instruments are returned unpaid.	Rs.150/= plus courier charges as above (Documentary) Rs.150/= plus courier charges as above (Clean)
	d	Mark-up shall be applied as under on bills purchased/negotiated.	60 Paisas per Rs.1,000/= daily products (on actual finance)
	i	If retired upto 21 st day from the date of purchase.	
	ii	If retired during next 210 days (cushion period)	60 paisas per Rs.1,000/= daily products plus bank's commission @ 10 Paisas per Rs.100/=
	iii	Storage charges.	i) No charges, if cleared within 3 days of its receipt by the branch ii)Rs.0.50 per packet per day – Minimum Rs.30/=
	iv	Documentary bills drawn against inland Letter of Credit:	Nil
	4.1	SIGHT BILLS	
	a	At Negotiating End	
	i	Negotiation Commission	Commission 0.50% Minimum Rs.500/=
	ii	Collection Charges (for inland LCs)	Rs.450/= flat per bill.
	iii	Collection Charges for restricted LCs (where negotiation is restricted to some other bank)	Rs.450/= per bill (flat)
	b	At opening end (at the time of retirement) Rate of Markup:	
	i	If retired within 3 days from the date of lodgment.	Mark-up @ 39 paisa per Rs.1,000/= on daily product from the date of negotiation. Mark-up rate may differ for the customer as per approved sanction advise.





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	ii	If retired after 3 days of the lodgment.	Mark-up @ 46 paisa per Rs.1,000/=daily product plus banks commission @ 0.25%. Mark-up rate may differ for the customer as per approved sanction advise.
		NOTE: No mark-up will be charged from the date of negotiation till the date of lodgment of documents received under Inland LCs, where the payment as per re-imbursement arrangement is made to the negotiating bank only on receipt of documents.	
	c	If negotiation is restricted to some other bank.	Forwarding Bank/Branches would charge, handling charges of Rs.200/=(flat) per bill. Commission will not be applicable.
	4.2	USANCE BILLS.	
	a	At Opening end:	
	i	Collection charges.	Rs.0.40% per bill. Minimum Rs.350/=
	ii	If bill matures after expiry of LC.	Usual charges as in (a) above plus Delivery of documents against Acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of LC.
	b	At Collecting end:	
	i	Collecting charges	Commission @ 0.40%. Minimum Rs.100/=
	ii	In case of purchase	Commission as in (a) above and keep mark down @ 0.90% for every 15 days from the date of purchase till the date of maturity.
		Note: All other charges such as postage/ courier/collecting agents charges etc, wherever applicable will be additional.	
3	C.	FINANCING /ADVANCES:	
	1	PROJECT FINANCING:	
	i	Following charges may be recovered in addition to interest/markup/return on investment.	a) Projects having capital cost (excluding cost of land and building up to Rs.10 Million. Corporate client Rs.5 Million Plus above: Rs.5,000/= to be recovered when formal proposal for financing is presented by the sponsors. b) Projects having capital cost (excluding cost of land and building) exceeding Rs.10 Million to Rs.30Million: Rs.10,000/= to be recovered when formal proposal for financing is presented by the sponsors. c) Projects having capital cost (excluding cost of land and building) Exceeding Rs.30 Million): Rs.15,000/= to be recovered when formal proposal for financing is presented by the sponsors.
	ii	Legal Documentation Fee: Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance there of etc.)	Rs.10,000/= flat or At actual , which ever is more.
	iii	Project monitoring fee	If the project is located within 30KM from the branch radius Rs.5,000/=
	iv	Syndicate Financing	Minimum Rs.5,000/= or Prorata basis.
	v	Markup Fees and Charges	As per arrangement by the lead bank.
4	D.	FEE AND CHARGES IN RESPECT OF PROJECT FINANCING IN ADDITION TO INTEREST/ RETURN ON INVESTMENT:	
	1	Rescheduling and Restructuring fee.	
	a	For regular accounts	0.1% & Minimum Rs.1,000/=
	b	For classified cases	
		Upto Rs.100,000/=	Nil
		Rs.100,001 - Rs.1.000 (m)	Rs.1,000/=
		Rs.1,000,001 (m) Rs.10.000(m)	Rs.10,000/= flat
		For loans above Rs.10,000,001 (m)	Rs.20,000/= or on case to case 0.2% which ever is higher





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2	Loan Processing Fee	
a	Cash Collateral (for fresh and enhanced amount)	Minimum:Rs.5,000/= Maximum:Rs.10,000/= (Bank at its discretion can reduce charges)
b	Other then cash collateral	Upto Rs.5 M: 0.20% Minimum Rs. 5000/- Over Rs. 5 M to Rs. 10 M: 0.20% Minimum Rs. 6,500/- Over Rs. 10 M to Rs. 50 M: 0.20% Minimum Rs. 25,500/- Over Rs. 50 M to Rs 100 M: 0.20% Minimum Rs. 30,000/- Above Rs. 100M - Up to 0.2% or a Minimum of PKR 50,000/
3	Loan Processing Fees Review at Existing/reduced level (Funded and Non Funded Facilities)	
a	Cash Collateral	Minimum: Rs.1,000/= Maximum:Rs.8,000/= (Bank at its discretion can reduce charges)
b	Other then cash collateral	Upto Rs.5 M: 0.10% Minimum Rs. 2000/- Over Rs.5 M to Rs.10 M: 0.10% Minimum Rs. 5,000/- Over Rs.10 M to Rs. 50 M: 0.10% Minimum Rs. 15,000/- Over Rs.50 M to Rs 100 M: 0.10% Minimum Rs. 25,000/- Above Rs.100M - Up to 0.1% or a Minimum of Rs. 35,000/
5	CONSUMER LOAN	
E.	SALARY LOAN	
a	Processing Fee	Minimum: Rs.2,000/= or 1.25% of loan amount whichever is higher
b	Legal Agreement Stamping charges	As per actual
c	Early Settlement/Pre Payment charges	1% of the outstanding loan amount.
d	Partial/ Balloon settlement	1% of Settled Amount
e	Late payment charges	Rs. 500/- flat. After 10 days of grace period.
6	F. MERA CASH (DF & RF)	
a	Processing Fee	Rs. 1,000/- or 1% of loan amount whichever is Higher. + FED Maximum Rs. 5,000/-
b	Legal Agreement Stamping charges	As per actual
c	Partial/ Balloon settlement	1% of Settled Amount
d	Early Settlement/Pre Payment charges	1% of the outstanding loan amount.
e	Late payment charges	Rs. 1,000/- flat. After 10 days of grace period.
e	Security Insurance charges	At actual (Where required) upfront charges will be payable on yearly basis.
7	G-i SOLAR ENERGY LOAN – APNA GHAR APNI BIJLI	
a	Processing Fee	Minimum. Rs.2,500/= or 1% of loan amount whichever is higher
b	Legal Agreement Stamping charges	as per Actual
c	Early Settlement/Pre Payment charges	1% of the outstanding loan amount.
d	Partial/ Balloon settlement	1% of Settled Amount
e	Late payment charges	Rs. 1,000/- Flat after due date.
f	Security Insurance charges	
	G-ii SOLAR ENERGY LOAN Against CASH BACKED	
a	Processing Fee	Minimum:Rs 2,000/= or 1.25% of loan amount (At Banks discretion can reduce charges)
c	Legal Agreement Stamping charges	As per actual
d	Early Settlement/Pre Payment charges	1% of the outstanding loan amount.
e	Partial/ Balloon settlement	1% of Settled Amount
f	Late payment charges	Rs. 1,000/- Flat after due date
g	Security Insurance charges	At actual (Where required) upfront charges will be payable on yearly basis.
8	H. HOUSING FINANCE:	



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I	REGULAR PRODUCT:	
a	Processing Fee	Rs. 8,000/- + FED
b	Documentation, Legal & other Service Charges	to be paid by Customer as per Actual
c	Appraisal Charges	To be paid by Customer as per Actual
d	Early Settlement/Pre Payment charges	1 st to 24 th Month 5% of Settled amount
		25 th to 60 th Month 4% of Settled Amount
		61 st Month onwards No Additional price
e	Late payment charges	Late payment charges should be Rs.2,000/=
		10 days grace period will be considered from due date.
f	Partial Settlement	1% penalty of partial payment amount.
II	SBP LOW COST HOUSING FINANCE FOR SPECIAL SEGMENT:	
a	Processing Fee	Rs. 5,000/- + (FED, Govt, levies)
b	Documentation & Service Charges	to be paid by Customer as per Actual
c	Appraisal Charges	To be paid by Customer as per Actual
d	Late payment charges	For each late payment Rs. 1,000/- (per month/per installment)
		10 days grace period will be considered from due date.
e	Early Settlement/Pre Payment charges	No pre-payment/early settlement charges.
f	Partial Settlement	No Partial payment charges
III	HOUSING FINANCE FOR LOW AND MIDDLE INCOME GROUP:	
a	Processing Fee	Rs 8,000/- + (FED)
		For Female Rs 5,000/- + (FED)
b	Documentation, Legal & other service charges	To be paid by Customer as per Actual
c	Appraisal Charges	To be paid by Customer as per Actual
d	Late payment charges	Rs. 1000/- or 2% installment amount whichever is Higher.
		10 days grace period will be considered from due date.
e	Early Settlement/Pre Payment charges	1 st to 24 th Month 5% of Settled amount
		25 th to 60 th Month 4% of Settled Amount
		61 st Month onwards 1% of Settled Amount
f	Partial/balloon Payment	1 st to 24 th Month 5% of Settled amount
		25 th to 60 th Month 4% of Settled Amount
		61 st Month onwards 1% of Settled Amount
IV	HOUSING FINANCE - MERA PAKISTAN MERA GHAR:	
a	Processing Fee	Rs 8,000/- + (FED)
		For Female Rs 5,000/- + (FED)
b	Documentation, Legal & other service charges	To be paid by Customer as per Actual
c	Appraisal Charges	To be paid by Customer as per Actual
d	Late payment charges	Rs. 1000/- or 2% installment amount whichever is Higher.
		10 days grace period will be considered from due date.
e	Early Settlement/Pre Payment charges	No pre-payment/early settlement charges.
f	Partial/balloon Payment	No Partial payment charges
9	I. SME PRODUCTS	
1	KAMYAB JAWAN (YES)	
i	Processing Fee	Rs.100/=
ii	Other outsource verification charges	Actual
2	Women Enterprenur RefinanceScheme (WERS)	
i	Processing Fee	Rs.1,000/= or 0.1% of loan amount whichever is higher+ FED
ii	Other charges	Actual
3	NIKHAR	
i	Processing Fees	0.1% of the loan amount or Rs.2,000/= whichever is higher
ii	Other Charges (Security, Legal ,Stamping, outsource etc)	Actual





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4	SME Solar Energy (APNA KAROBAR APNI BIJLI)		
	i	Processing Fees	Rs. 2,000/= or 1% of loan amount whichever is higher +FED. This includes datacheck, eCIB, verification and other processing related activities charges.
	ii	Legal and stamping charges	Actual
	iii	Security Insurance charges	Actual
	1	OTHERS	
	a	(Advances) Service charges on lien on securities not issued by FWBL	Rs.250/= flat
	b	Replacement of securities.	Rs.500/= flat
	Note: In combination of securities only one fee to be charged. The highest fee will prevail.		
	c	ECIB Charges (SME & Corporate cases)	Rs 50/- per report
	10	J. Miscellaneous charges for issuance of N.O.C	
1.1		For the issuance of NOC on the request of customer/ client for creating additional/ pari passu charge/ second charges in their fixed assets for acquiring further project finance from other banks/ Financial institutions.	Rs.10,000/= flat
1.2		Redemption of charge fee to be recovered from party when bank officers are called before registrar for redemption of the mortgage.	Rs.2,000/=flat
a		Vacation of Charges with SECP	Rs.3,000/=
b		Registration of charge with SECP.	Actual or Rs.3,000/= per case which ever is higher
c		Registration of charge at Registrars Office.	Actual or Rs.3,000/= per case which ever is higher
d		To arrange lien on securities issued by other institutions.	Rs.500/= per visit
1.3		Preparation of substitution case in Export Refinance.	Rs.5,000/= for corporate customer & Rs.500/= for others
1.4		For finance against pledged/hypothecation the various charges may be levied as follows:	
a		Godown rent.	At actual.
b		Godown staff salaries of go down keepers/ chowkidar	At actual.
c		Macadam charges (Managed pledged)	At actual.
d		Godown/Stock Inspection Charges of - Stock pledged (All Loans) - Stock Hypothecated (Loans of Rs.10(M) above.	Karachi - Rs.2,500/= per site Rest of the Country - Rs.3,000/= per site
NOTES:			
1		Godown inspection Charges when checking officer uses bank's vehicle, charge will be as under.	
i		within municipal limits/radius of 5 miles. Godown inspection Charges plus actual petrol expenses.	
ii		Outside municipal limits/radius of 5 miles. Godown inspection charges plus actual petrol expenses plus DA admissible to staff as per rules.	
iii		Outside the above limits	TA and DA admissible to staff as per rules applicable to staff in addition to charges at above at actual.
2		Inspection of Godown by Regional/ Head office Auditors and occasional surprise checking by Regional offices etc: No such charges will be recovered from the parties as it is a part of normal bank Duty.	
3		All recoveries made shall be credited to income A/c as stipulated in the circular and reimbursement of petrol conveyance charges or amount of TA/DA be paid to the concerned staff by debiting "Expenditure A/c" after proper approval of the competent authority.	
e	If a Godown keeper is not posted, conveyance charges will be recovered.	Actual	
f	Other incidental expenses: Insurance premium, legal Charges. Any other charges levied by the government regulating agencies.	At actual.	
NOTE: While recovering the miscellaneous charges like Godown rent, Godown staff salary, inspection charges etc., the amount recovered from the borrower shall not exceed the total rent of the godown, salary of Godown staff etc.			





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11	K.	STANDING INSTRUCTION FEE.		
		a	Standing instruction fee will be recovered in addition to the usual charges on remittances, if any.	Rs.150/= per transaction.
	b	SECURITY HANDLING CHARGES.	Rs.50/= per handling	
12	L.	SALE & PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT& SAFE DEPOSIT LOCKERS.		
		1.1	Sale and purchase of shares and securities.	0.15% upto Rs.10,000/= of purchase price or cost thereof.
				0.10% on amount exceeding Rs.10,000/=
				Minimum Rs.35/=
		NOTES:		
		a	The above charges are in addition to brokerage.	
		b	Commission are not to be recovered on purchase of newly floated securities, where it is payable by the Government / Government agencies and from the subscribers to new shares floatation.	
		c	When order for purchase or sale of shares/ securities is executed through the banks other offices, all incidental expenses, such as postage, insurance charges etc, incurred will be recovered in addition to the commission/ brokerage charges.	
		1.2 Custodial Services		
		For CDC eligible securities		
		i	Initial deposit fee (one time charge)	Rs.0.01 per share deposit to be charged monthly.
				Rs.0.02 per share settlement.
		ii	Custody/Possession fee	0.15% p.a over month end market value of shares.
		iii	Withdrawal fee	Rs.0.10 per share to be charge at the time of withdrawal
		iv	Requested statement fee	Rs.10/= per page of statement
v	Stamp fee	Actual		
1.3 For Physical Securities:				
i	Custody Charges.	0.15% p.a over month end market value of shares.		
ii	Documentation, Communication/ Mailing and Stamp fee.	Actual		
iii	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0.25% upto Rs.10,000/= of the paid up or face value Minimum Rs.25/=		
		0.125% on amount exceeding Rs.10,000/=		
iv	Withdrawal fee on Government securities where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item 1.2 (i) or withdrawal fees, as shown against item (iii) and (iv)	Rs.10/= per script		
1.4 Articles in Safe Deposit. Fee for Articles in safe Deposit (to be recovered in advance or at the time of Deposit or at the commencement each quarter. Free Insurance: No Insurance Charges will be recovered.				
a	Boxes and packages.	Rs.3/= per 100 cubic inches or any part thereof with a minimum of Rs.200/= per quarter.		
b	Envelopes	Rs.2/= per 25 square inches or any part thereof with a minimum of Rs.200/= per quarter.		
1.5 Key Deposit (Locker- Refundable as per Terms & Conditions)				
a	SMALL	Rs.15,000/=		
	MEDIUM	Rs.20,000/=		
	LARGE	Rs.25,000/=		
1.6 Safe Deposit Lockers fee to be recovered in advance or at the time of issuance of lockers, and there after on annual basis*.				
a	Small	Rs.3,000/=		
	Medium	Rs.4,000/=		
	Large	Rs.5,500/=		
b	Late payment	Late fee of 10% will apply if fees are not paid		



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1.7	Free Locker facility on maintaining following Key Deposits:	
a	Small Medium Large	Rs.50,000/-= Rs.75,000/-= Rs.100,000/=
b	Key Deposit (Will apply at the time of issuance of new locker).	
c	Break Opening Charges	At Actual
13	M. GUARANTEES.	
i	Guarantees issued to Shipping Companies in lieu of Bills of Lading as approved by Head Office.	1) for guarantee of Rs.500,000/= and under Rs.1,500/= flat for first quarter & 0.40% for each subsequent quarter until original guarantee document is returned to the bank. 2) for guarantee over Rs.500,000/= 0.40% for each quarter until returned of original instrument.
ii	Guarantees issued to collector of customs in lieu of payment of Export Duty, which are valid upto 6 Months.	0.40% per quarter or Minimum Rs.500/= per quarter
iii	Other Guarantees.	0.40% per quarter or Minimum Rs.500/=
	NOTE : All guarantees issued by Banks must contain specific amount and expiry date and commission to be charged from the date of issue till expiry of L/G or till such time the bank is released from its liability under the guarantee whichever is later.	
	Commission may be reduced as agreed in writing with the customers depending upon significant volume of business routed through the bank.	
14	N. MISCELLANEOUS CHARGES	
1.1	SMART ACCOUNT	
i	Minimum balance to be maintained in Smart Accounts Rs. 25,000/- to avail following free facilities	
ii	Issuance of Debit Card	Free (FED applicable)
iii	First Cheque Book & SMS Alerts	Free (FED applicable)
iv	Payment Order	Free (FED applicable)
v	Locker Facility	50% Concessional fee will be charged on a small locker.
vi	Online Intracity transactions	Free (FED applicable)
1.2	Cheque return charges (Inward Clearing). In case of bearer/cash cheque returned on the counter.	Rs.500/= per cheque if returned due to insufficient balance/when fault lies with the customer. Rs.500/= per cheque In case of bearer/cash cheque returned from counter due to insufficient fund charges to be debited to Account holders.
1.3	Charges of duplicate Statement of Account (All Currencies)	Rs.35/= per Statement of Account (irrespective of the number of sheets) as per State Bank of Pakistan.
1.4	Hold Mail Facility	Rs.500/= per annum (in advance) only for existing hold mail customers.
	NOTE: Statement of Account should be dispatched to all PLS Savings Account holders, Current Account holders, Basic Banking Accounts free of cost as per SBP BPRD Circular No.02 dated January 05, 2010.	
1.5	Issuance of SBP/NBP Cheque.	Rs.500/= per Cheque
1.6	Retrieval of Funds of Unclaimed Account from SBP.	Rs.100/= per Case.
1.7	Handling charges for issuance of student Exchange Remittances permit and maintenance of record for subsequent remittances.	Rs.300/= per annum
1.8	Stop Payment of cheque	Rs.300/= per Instruction.
1.9	Charges for Outward clearing cheques returned unpaid (only where cheque is returned due to insufficient funds) to be recovered from the client.	1)Rs.150/= per cheque Outward clearing for Pak Rupee Account (Normal clearing) 2) FC account Local clearing cheque return charges US\$.2/= for FC A/C.
1.10	Account closing charges	1- Account closing charges are waived for PLS Savings Accounts as per SBP Circular No.07 dated 27 May 2011. 2- Rs.250/= for Current Account 3- Account Closing charges are waived for Hyper Account 4- Rs.250/= for Smart Account 5-No charges for Zindagi Asan Account



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1.11	Cheque Book issuance charges (PKR&FCY)	1- Per leaf Rs.15/- or equivalent to FCY.(Any other Govt. charges will be applied at actual.) 2-Zindagi Asaan Account Rs.15/= per leaf. Any other Govt. charges will be charged at actual. 3-No Cheque Book issuance charges for Current Account maintaining average balance for Rs.1,000,000/= and above per month. However, FED shall be applicable as per Law.
1.12	Issuance of Balance Confirmation Certificate.	Rs.125/= per certificate.
1.13	Account Maintenance Certificate	Rs.200/= flat
1.14	Charges from employer on salary disbursement services.	
a	Where an organization does not maintain Rs.5.0 (m) in PLS A/c. Rs.3.0 (m) in CD A/c.	Rs.20/= per salary per month to be recovered from employer for the number of staff salary disbursed .
b	Where an organization maintains Rs.5.0 (m) in PLS Savings A/c or Rs.3.0(m) in Current Account	No Charges
1.15	Free Services/Exemption to be provided to the staff of First Women Bank Limited (Excluding FED)	
i		Issuance of Cheque Book
ii		Duplicate Statement of Account
iii		Issuance / Cancellation of Pay Order
iv		1-Issuance Fee of PAYPAK Debit Card & Master Debit Card 2-Renewal Fee of PAYPAK Debit Card & Master Debit Card 3-Re-issuance Fee of PAYPAK Debit Card & Master Debit Card (once a year) 4-Annual Fee of ATM Card / PAYPAK Debit Card / Master Debit Card
v		Online Banking
vi		Free of charge services are allowed to FWBL staff against Cheque returned in clearing. However, other Bank charges (if any) will be recovered in case of OBC / return of OBC
vii		Stop Payment of cheque in Salary Account
viii		Locker Key Deposit / No Security Deposit
ix		Locker charges will be 50% of applicable rate for the staff (in accordance with size of locker) FED shall be recovered as per rule. 1) Large Locker for EVP & Above 2) Medium Locker for AVP to SVP 3) Small Locker for all other staff. Note:One locker is allowed to FWBL staff on concessional rates subject to the availability and according to the entitlement of staff.
x		Locker break opening charges shall be recovered at actual
xi		FTT Charges waived
xii		IBFT Charges Waived
	The above mentioned free of charge services are only for FWBL staff members and for transactions routed from their salary account. Free of charge services are not available to staff for any other Account.	
1.16	FREE LOCKER FACILITY (FED Applicable).	
i		For new customers of Current Accounts with minimum average balance Rs.300,000/= for women and Rs.500,000/= for men will be allowed free Locker, if available between Branches. In case account balance of six months falls below the average, charges will be recovered as per Schedule of Charges.
ii		These free of charge facilities are also available to customers availing financing facility of Rs.10 million and above against cash collateral and Rs.50 million and above against mortgage of property.
iii		These free of charge facilities are also available to the NGOs / Institutions involved in Micro Finance, subject to average minimum monthly balance of Rs.500,000/- in Current / Savings Account.(Savings Account does not include Hyper Account of any Savings deposit with special rate).





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1.17	Bank Certificate for the Purpose of VISA application.	Rs.350/= flat per certificate.
1.18	Utility bills commission	Rs.8/= per bill (payable by utility company)
1.19	E - CIB Charges	
i	e - CIB per report Charges	Rs.50/=
ii	Per Search Charges	Rs.10/=
iii	Log in Session Charges. a) For first 15 minutes b) More than 15 minutes	a) Rs.0.25/= per minutes b) Rs.1/= minutes (Charges at branch level)
15	O. PAY PAK DEBIT CARD (Chip)	
i	Issuance Charges	Rs.1,000/=
ii	For Zindagi Asan Accounts	50% Waiver on Issuance Fee
iii	Annual Fee	Rs.1,000/=
iv	Re- Issuance / Duplicate Fee	Rs.1,000/=
v	SMS Alert Charges for Non Debit Card Holders	Rs.50/= (Per month)
vi	For Smart Account	Free (FED applicable)
vii	Document Retrieval Charges for Point of Sale (POS) Transactions	Rs.100/=
viii	Aribitration charges	Rs.10,000/=
p.	MASTER DEBIT CARD (Chip)	
i	Issuance Charges	Rs.1,800/=
ii	For Zindagi Asan Accounts	50% Waiver on Issuance Fee
iii	Annual Fee	Rs.1,800/=
iv	Re- Issuance/Duplicate Fee	Rs.1,800/=
v	Arbitration charges/False Charge back (Local & International)	On Actual (500 USD equivalent to PKR) per case which ever is higher.
vi	Document Retrieval Charges for POS Transaction	1- For Local transaction *on Actual basis (200 PKR) which ever is higher. 2-For International transaction *On Actual basis (18 USD equivalent to PKR) which ever is higher.
16	Q. FWBL Alternate Delivery Channel (ADC)	
1.1	Charges on ATM transactions. Cash withdrawal	
i	FWBL ATMs	Free
ii	1- Link ATMs	Rs.23/44 per transaction for ATMs other than FWBL.
iii	1-LINK on FBR Payments via OTC	Free
iv	FBR Taxes or Duties Collection through <u>alternate delivery channels</u>	Free
1.2	Switch Balance Inquiry	
a	FWBL ATMs	Free
b	Switch Balance Inquiry	Rs.3.13/= flat per Inquiry.
c	FWBL customer ATMs Mini Statement	Rs.5/= flat per Inquiry.
1.3	Fund Transfer(IBFT)	
i	Up to Rs:25,000/- Per Month (individual or in aggregate)	Free
ii	Above Rs: 25,000/- Per Month	0.1% of the transaction amount OR Rs:200/- whichever is lower
	IBFT Through OTC	Rs.100/-



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1.4	Utility bills Payments	Free
1.5	Online Transaction Charges*:	
i	For inter-city online charges.	Rs.250/= flat
ii	For inter-city online charges	Free of charge for account holders maintaining Account with same titles at more than one Branch.
iii		Maintain average Monthly balance of Rs.50,000/= for Current Account and Rs.250,000/- for Saving Accounts online charges free.
		Free for twin cities (Rawalpindi & Islamabad)
iv	For intra-city (within city) online charges.	Free of Charge.
v	Online Transaction Charges Hyper A/c., & related collection A/c.:	Free for Hyper Account & related Collection Accounts maintaining minimum balance of Rs.100,000=- with turnover of Rs.1,000,000=- in the Account on a monthly basis. However, FED / Withholding tax as intimated by Finance & Planning Division, Head Office or as amended by the FBR / Taxation authorities must be deducted where ever applicable.
1.6	Charges on Basic Banking Account	No charges to be recovered if there are two deposits and two withdrawal transactions either through cash or clearing in a calendar month.
		Rs.10 per transaction if more than two deposit and two withdrawal transactions are effected in a calendar month.
17	R. BANK CHARGES FOR GOVERNMENT BUSINESS	
1	IMPORTS	
a	Cash letters of Credit	Upto Rs.250,000/= 1/8% (0.125%) of the value of the Letter of Credit.
b		Above Rs.250,000/= 1/16% (0.0625%) of the value of the Letter of Credit.
c	Non reimbursement Letter of Credit under Barter/Aid/loans Authorization to pay.	3/8% (0.375%) irrespective of the value of the Letter of Credit.
	NOTES:	
1	In addition to the above, Branches will recover actual SWIFT charges and confirmation charges of Foreign Bank's confirmation is also to be added on opener's request.	
2	The above concessional rates / charges will be applied only to those Letters of Credits which cover imports by the Government <u>routed</u> through State Bank of Pakistan. In case Letter of Credit is received directly from the importing agency, normal charges shall be recovered.	
3	Any Govt. duties, SBP charges or transportation cost shall be recovered at actual if related service is being provided at free of cost or nominal charges	
	DISCLAIMER NOTE: The Bank reserves the right to determine the applicability or rate / amount of charges, as per arrangements with customers with the approval from Head office.	

