



Revised Bank Schedule of Charges

Circular No- Internal 2023 - 09	<u>Subject: Revised Bank Schedule of Charges</u>	Dated: 29-03-2023
	<u>January to June 2023</u>	Queries to: Operations/ Business Division

Please refer to Schedule of Charges for the period from January 1st 2023 to June 30th 2023 circulated through email on dated 23-12-2022.

The Management has approved Re-Introduction of IBFT Charges and implemented these charges w.e.f. 01-04-2023 following changes mentioned below.


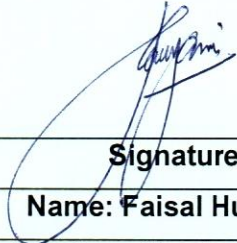
1.3	Fund Transfer(IBFT) Description	Exsiting Charges	Revised charges
i	(IBFT) Up to Rs:25,000/- Per Month (individual or in aggregate)	Free	Free
ii	Above Rs:25,000/- Per Month		0.1% of the transaction amount OR Rs:200/- whichever is lower

IBFT Charges mentioned on page number -14/16-Q/1.3-i-ii had been changed.

The revised page number -14/16-Q/1.3-i-ii of SOC for the period January to June 2023 is enclosed which may please be inserted

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.

 Signature	 Signature
Name: Irfan Malik	Name: Faisal Hussain
Designation: (Acting) Head Operations Division	Designation: Head of Business

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HEAD OFFICE:

S.T.S.M. Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.
Ph.: 021-35657684-9, Fax: 021-35657756, UAN: 111 676 767, Website: www.fwbl.com.pk

First Women Bank Ltd.



SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE 1st JANUARY 2023 TO 30th JUNE 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

	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.450/=
	ii	For Zindagi Asan Accounts	50% Waiver on Issuance Fee
	iii	Annual Fee	Rs.300/=
	iv	Re- Issuance / Duplicate Fee	Rs.450/=
	v	Annual EMV Chip Maintenance Fee	Rs.500/=
	vi	SMS Alert Charges for Non Debit Card Holders	Rs.50/= (Per month)
	viii	For Smart Account	Free (FED applicable)
	ix	Document Retrieval Charges for Point of Sale (POS) Transactions	Rs.100/=
	x	Aribitration charges	Rs.10,000/=
	P.	MASTER DEBIT CARD (Chip)	
	i	Issuance Charges	Rs.875/=
	ii	For Zindagi Asan Accounts	50% Waiver on Issuance Fee
	iii	Annual Fee	Rs.625/=
	iv	Re- Issuance/Duplicate Fee	Rs.875/=
	v	Annual EMV Chip Maintenance Fee	Rs.500/=
	vi	Arbitration charges/False Charge back (Local & International)	On Actual (500 USD equivalent to PKR) per case which ever is higher.
	vii	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	NIL
	ii	1- Link ATMs	Rs.23/44 per transaction for ATMs other than FWBL.
	iii	1-LINK on FBR Payments via OTC	Submission of tax to FBR by using 1-LINK OTC Rs.50/=
	iv	FBR Taxes or Duties Collection through <u>alternate delivery channels</u>	Up to Rs.100,000 = Rs.10/- Above Rs. 100,000 and up to Rs.1M =Rs.20/- Above Rs. 1M =Rs.50/-
	1.2	Switch Balance Inquiry	
	a	FWBL ATMs	Free
	b	Switch Balance Inquiry	Rs.5/= flat per Inquiry.
	c	FWBL customer ATMs Mini Statement	Rs.5/= flat per Inquiry.
	1.3	Fund Transfer(IBFT)	
	i	(IBFT) 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/-

