

**Zarai Taraqati Bank Limited -
Islamic Banking Division**

SCHEDULE OF BANK CHARGES

Effective January 01, 2021



Schedule of Bank Charges effective January 01, 2021

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1. DRAFTS & TTs	<u>RATE</u>	<u>MINIMUM</u>
a) Upto Rs. 10,000	0.15%	Rs. 50/-
b) Rs. 10,001 to 100,000	0.10%	Rs.100/-
c) Over Rs. 100,000	0.05%	Rs.200/-
d) Fax Charges	Actual	Rs.100/-
e) Postage on MTs	Actual	Rs.30/- (Registered Rs.50/-)
f) *Courier Charges	Rs. 100/- (Flat)	

***(Where Cheques/advices are dispatched through Courier on Request of Customer)**

g) a) DD/TT Cancellation Charges		
i) For Account Holder		Rs. 200/-(Flat)
ii) For Non Account Holder		Rs. 300/- (Flat)
b) Issuance of Duplicate DD in lieu of original reported lost.		
i) For Account Holder / Non Account Holder		Rs. 300/- (Flat)

2. PAY ORDER

a) Issuance or cancellation of Pay Orders		
i) For Account Holder		Rs. 150/-(Flat)
ii) For Non Account Holder		Rs. 200/- (Flat)
b) Issuance of Duplicate Pay Order in Lieu of original reported lost		
i) For Account Holder / Non-Account Holder		Rs. 250/- (Flat)

3. CALL DEPOSIT RECEIPTS (CDR)

a) Issuance charges per CDR For Non-account holders		Rs. 100/-
b) For account holders		Free
c) Issuance of Duplicate CDR For A/C holder and Non-Account Holder:		Rs. 100/-

Note:

The charges for making the instrument for payment of fee/dues in favor of Educational Institutions i.e HEC/Board etc. not to exceeds 0.50% of fee/dues amount or Rs.25/- per instrument (including FED) whichever is less

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4. BILLS

		<u>MIN</u>	<u>MAX</u>	
Collections:				
a) Documentary bills	0.35%	Rs. 200/-	Rs. 10,000/-	+ Courier Charges
b) Clean (Including cheque/DD/PO)	0.20%			
c) Other Cheque / Demand Instrument Like Dividend warrants)	0.60%			

NOTE

In addition to above, commission / service charges, courier/postage and all applicable Government levies will also be recovered according to prescribed tariff (Where applicable).

5. INSTRUMENT RETURN CHARGES

A charge of Rs. 200/- for documentary and Rs. 100/- flat for clean collection be made in case the instrument is returned unpaid.

6. MISCELLANEOUS CHARGES

- | | |
|--|----------------------------|
| a) Issuance of Cheque book | Rs. 5.00 per leaf |
| b) Issuance of Cheque Book in lieu
of lost cheque book. | Rs. 100.00 (10 leaves) |
| c) Stop payment of cheque | *Rs. 300/- per instruction |

*Stop payment charges are to be levied per instruction whether it is for one or more cheques.

- | | |
|---|--|
| d) Issuance of statement of account on requests | Rs. 50/- other than staff |
| e) Standing Instructions charges | Rs. 100/- per instruction |
| f) Issuance of Encashment Certificate | a) Free (Within 3 months of the date of remittance received) |
| | b) Flat Rs.300 + FED per Certificate shall be charged beyond 3 months of the date of remittance received. |
| | c) Charges for the issuance of Duplicate EC/PRC shall be Rs.300/ + FED - within one year. and Rs.600/- + FED per certificate shall be charged if beyond one year |

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7. BASIC BANKING ACCOUNT (BBA)

Maximum of two deposits and withdrawals transactions (cash & Clearing) per month are allowed free of charge on Islamic BBA Account Holders. However, any transaction (cash & clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs. 50/- in addition to regular charges of services as per SOC.

8. FREE BANKING SERVICES (Islamic Business Deposit Account)

- a) Free Cheque books (if monthly average balance is 200,000/- or above)

9. ONLINE & CLEARING (NIFT) CHARGES

- | | |
|--|----------------------------|
| a) Online cash withdrawals charges within city | Rs. 100/- |
| b) Online cash withdrawals charges intercity | Rs. 100/- |
| c) Online Account to Account Transfer charges within city | Rs. 100/- |
| d) Online Account to Account Transfer charges inter city | Rs. 100/- |
| e) Online cash deposit within city | Free |
| f) Online cash deposit inter city | Free |
| g) NIFT Clearing charges within city | Free |
| h) NIFT Clearing Charges Inter city | Rs. 150/- |
| i) Clearing Cheque returned within city | Rs. 100/- |
| j) Clearing Cheque Returned inter city | Rs. 150/- |
| k) Special same day clearing through NIFT | Rs. 150/-Flat / Instrument |
| l) Same day Clearing Return Charges through NIFT
Per instrument | Rs. 150/- |

10. LOCKERS / KEY DEPOSIT CHARGES

- a) (To be recovered annually, in advance)

TYPE	RENT PER ANUM	KEY DEPOSIT
SMALL	Rs. 1,200/-	Rs. 3,000/-
MEDIUM	Rs. 1,800/-	Rs. 5,000/-
LARGE	Rs. 2,500/-	Rs. 7,000/-

- b) locker Breaking Charges: Rs. 1500/- or actual whichever is higher

NOTE

In case a locker is broken due to non payment of fee and its contents are retained with inventory in a separate locker, whenever, the locker holder(s) visit the bank for collection of items, all outstanding fee and break opening charges should be recovered before the contents are delivered.

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11. CHARGES FOR DIGITAL BANKING SERVICES

PRODUCT TYPE		PARTICULARS	CHARGES
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 400/-
ATM Card Issuance Fee	Gold Card		Rs. 600/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 400/-
ATM Card Renewal Fee	Gold Card		Rs. 600/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 400/-
ATM Card Replacement Fee	Gold Card		Rs. 600/-
ATM Card Activation	Silver and Gold Cards		Free
ATM Cash Withdrawal	Silver Card	Owens Bank ATM's (Cash withdrawal at ZTBL ATM's)(up to 50k)	Free (As per regulator instruction)
		(Cash withdrawal at 1Link ATM's)(Up to 50K)	Rs. 18.75 per transaction (Inclusive of FED)
	Gold Card	Owens Bank ATM's (Cash withdrawal at ZTBL ATM's)(up to 100k)	Free (As per regulator instruction)
		(Cash withdrawal at 1Link ATM's)(Up to 100K)	Rs. 18.75 per transaction (Inclusive of FED)
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID- Biometric ATM Transactions on 1-Link member Bank		Us on them	Up to 2% of Transaction amount per transaction(for ZTBL accountholders on 1-Link member

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			banks) according to user's bank SOC (for other bank accountholder on ZTBL ATMs)
Balance Enquiry (Silver & Gold) card		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 2.50 per transaction (Inclusive of FED)
Fund Transfers Through ADC Channel			
Intra Bank Funds Transfer (FT)	Silver Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 200K)	Free
	Gold Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 500K)	Free
Funds Transfer Through ATM to Other Bank (IBFT)	Silver Card	Up to 200k	Rs. 100 per transaction (Exempted by Regulator during COVID-19)
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction
Utility Bill Payments			
Bill Payment	Silver and Gold Card	Bill Amount	Free for customer
Only Bill enquiry			Rs. 1 per transaction
Tax Payment charges (ADC & OTC)		Up to 100K	Free (As per regulator)
		100K to 1Million	

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		Above 1Million	instruction)
Purchase (POS)			
Point of Sale transaction (Domestic)	Silver and Gold Card	Up to 50k for Silver Card Up to 100K for Gold Card	Free for customer
Dispute Handling charges		In case of Valid Claim	Free for customer
		In case of invalid Claim	Rs.10/-
SMS Alert Service Charges			
ADC Services transactions			Free (As per regulator instruction)
Over the Counter transactions			Rs. 300 per annum
INTERNET BANKING			
Funds Transfer	From 0 to 10,000	Rs. 90 per transaction	
	From 10,001 to 200,000	Rs. 120 per transaction	
Only Account Title Fetch		Rs. 1 per transaction (Since 1 link charges member banks)	
Utility Bill Payment		Free for Customer	
Bill inquiry on 1 link BPS fee		Rs. 1 per transaction (Since 1 link charges member)	
Mobile Top-up		Free for Customer	
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)	
	100K+ TO 1M		
	Above 1M		
MOBILE BANKING			
Funds Transfer	From 0 to 10,000	Rs. 90 per transaction	
	From 10,001 to 200,000	Rs. 120 per transaction	

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Only Account Title Fetch		Rs. 1 per transaction (Since 1 link charges member banks)
Utility Bill Payment		Free for Customer
Bill inquiry on 1 link BPS fee		Rs. 1 per transaction (Since 1 link charges member)
Mobile Top-up		Free for Customer
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)
	100K+ TO 1M	
	Above 1M	
Accessibility of multiple account from a single Card(Silver & Gold)		
Additional Account Linking on Single Card(Silver & Gold)	Max.03 account link including default account	Rs. 100 per additional account

Digital Banking Services Charges for ZTBL Staff			
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Free
ATM Card Issuance Fee	Gold Card		Free
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 400/-
ATM Card Renewal Fee	Gold Card		Rs. 600/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 400/-
ATM Card Replacement Fee	Gold Card		Rs. 600/-
ATM Card Activation	Silver and Gold Cards		Free
ATM Cash Withdrawal	Silver Card	Owens Bank ATM's (Cash withdrawal at ZTBL ATM's)(up to 50k)	Free (As per regulator instruction)
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		(Cash withdrawal at 1Link ATM's)(Up to 100K)	Rs. 18.75 per transaction (Inclusive of FED)
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1-Link ID- Biometric ATM Transactions on 1-Link member Bank		Us on them	Up to 2% of Transaction amount per transaction(for ZTBL accountholders on 1-Link member banks) according to user's bank SOC (for other bank accountholder on ZTBL ATMs)
Balance Enquiry (Silver & Gold) card		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 2.50 per transaction (Inclusive of FED)
Intra Bank Funds Transfer (FT)	Silver Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 200K)	Free
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	Gold Card	Up to 500K	

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			COVID-19)
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Bill Payment	Silver and Gold Card	Bill Amount	Free for customer
Only Bill enquiry			Rs. 1 per transaction
Tax Payment charges (ADC & OTC)		Up to 100K	Free (As per regulator instruction)
		100K to 1Million	
		Above 1Million	
Point of Sale transaction (Domestic)	Silver and Gold Card	Up to 50k for Silver Card Up to 100K for Gold Card	Free for customer
Dispute Handling charges		In case of Valid Claim	Free for customer
		In case of invalid Claim	Rs.10/-
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INTERNET BANKING			
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Only Account Title Fetch			Rs. 1 per transaction (Since 1 link charges member banks)
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Bill inquiry on 1 link BPS fee			Rs. 1 per transaction (Since 1 link charges member)
Mobile Top-up			Free for Customer
Tax Payment Charges	Up to 100K		Free (As per regulator instruction)

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	100K+ TO 1M	
	Above 1M	
MOBILE BANKING		
Funds Transfer	From 0 to 10,000	Rs. 90 per transaction
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Only Account Title Fetch		Rs. 1 per transaction (Since 1 link charges member banks)
Utility Bill Payment		Free for Customer
Bill inquiry on 1 link BPS fee		Rs. 1 per transaction (Since 1 link charges member)
Mobile Top-up		Free for Customer
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)
	100K+ TO 1M	
	Above 1M	
Accessibility of multiple account from a single Card(Silver & Gold)		
Additional Account Linking on Single Card(Silver & Gold)	Max.03 account link including default account	Rs. 100 per additional account

(Note: All charges of (ADC) are exclusive of FED other than inclusive)

12. SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM

a) Lower value limit Rs. 1,000,000/- and above

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
Monday to Friday	9:00 AM – 1:30PM	Rs. 200/-
	1:30PM – 3:00PM	Rs. 300/-
	3:00PM – 4:00PM	Rs. 500/-

b) Lower Value Limit Rs. 100,000/-

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
MON – FRI	9:00AM – 4:30PM	Rs. 25/-

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Note

NIL Charges on RTGS transactions (in light of SBP instruction vide PSD Circular No.2 of dated 18-03-2020, till further instructions of SBP

13. *PROCESSING AND DOCUMENTATION CHARGES OF ISLAMIC FINANCING CASES

The Following Charges shall be recovered:

- | | | |
|----|--|---------------------|
| a) | Islamic Financing case file / booklet | Rs. 200/- |
| b) | E-CIB (CWR) Charges | Rs. 50/- per client |
| c) | Out of Pocket Expenses | At Actual |
| d) | Islamic Financing Application / Appraisal Fee/Processing Fee | |

Type of Islamic Financing	Charges
For Development Finance	10,000/- per Financing Case (if the case is approved)
For Production Finance	7,000/- per Financing Case ((if the case is approved)

- e) Postal Charges are as under:-

Sr. No.	Purpose of financing	RATE OF POSTAL CHARGES
1	Production	Rs. 500/-
2	Development Financing with tenure upto five years	Rs. 1,000/-
3	Development Financing with tenure above five years	Rs. 2,000/-

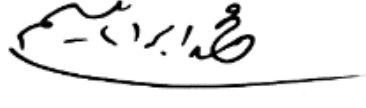
Note:

- In addition to the above charges, all Government levies including federal exise duty / provisional sales tax on services as per prevailing rates subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.
- Free remittance facility through DD/PO only shall be available for Bank Employees in service and retired under regular scheme, for the amount not exceeding their monthly salaries & fringe benefits, if any.

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Member Shariah Board



Chairman Shariah Board



Resident Shariah Board Member