



**BML**  
ISLAMIC BANKING  
بنك مكرامه

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Bank Makramah Ltd.

**ISLAMIC BANKING - SCHEDULE OF BANK CHARGES FOR THE PERIOD 01-JANUARY-2025- 30-JUNE-2025**

**TRADE FINANCE**

<b>A. IMPORTS</b>	
1. Letters of Credit issuance and re validation charges including supplier credit.	
1 <sup>st</sup> Qtr. or part thereof:	Up to 0.40%
Subs. Qtr. or part thereof:	Up to 0.25%
Minimum charges:	Rs.1,500/-
2. Non Reimbursable Letters of Credit:	As in '1' above, plus 0.60% flat.
3. LCs opened on ACU Member Countries:	As in '1' above.
4. Amendments:	As in '1' above for enhancement in amount or extension of expiry, Rs.1000/- per amendment for all other Amendments.
5. Acceptance under Usance /Deferred Payments LCs:	Rs.1,000/- per bill/documents, plus 0.10% commission per month or part thereof from expiry of LC to maturity or retirement of bill whichever is later.
6. Retirement Charges: (LC & Contract)	0.10% of document's amount; Minimum Rs.1000/-. Plus Reimbursement Charges (Payable to Reimbursing Bank) at actual along-with swift charges NIL if LC is against 100% Cash Margin
7. Murabahah /Musawamah pricing on Import Bills under Sight LCs to be locked before or at the time of Offer and Acceptance:	Re. 0.45/1,000/diem if the bill is retired within 15 days from the date of negotiation.
	Re. 0.51/1,000/diem if the bill is retired within 30 days from the date of negotiation.
	Re. 0.57/1,000/diem if the bill is retired after 30 days from the date of negotiation.
8. Registration of Import Contract:	0.125% (Min Rs.1,250/-)
9. Amendment in Registered Import Contract:	Rs.1,200/- (Flat) If enhancement in amount as per 9 above
10. Advance payment against imports:	0.10% or minimum Rs.2,000/- flat (in addition to remittance charges)
11. Inward Documentary Bill for Collection (Payment)	0.125%, Minimum Rs. 1250/-
12. Inward Documentary Bill for Collection (Acceptance)	0.125% (Min. Rs.1,250/-)
13. Inward Documentary Bills for Collection ( <b>Returned Unpaid</b> )	USD 100/- (or equivalent foreign currency from forwarding banks) plus swift charges.
14. Payment against import LC / Contract where documents received directly by the importer ( <b>Remittance charges</b> ):	Rs. 1500/- Plus 0.20% Service Charges



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15. Endorsement of Airway Bill (AWB) prior to receipt of Documents:	Rs. 1,650/- per AWB
16. Issuance of Shipping Guarantee:	Rs.1,650/- per Shipping Guarantee Plus 110% Cash Margin (For Sight LC)
17. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us:	Rs.500/- per certificate.
18. Handling of Discrepant documents under Import LC.	USD 90/- per bill.
19. L/C & Contract Cancellation Charges	Rs . 1500/- Flat per cancellation Plus Correspondent Bank Charges at Actual along-with swift charges.
20. Clearance of consignment under terms of limit approved or forced clearance by the bank	Commission @ 0.25% on C & F value of consignment Minimum Rs. 1000/- per consignment
21. Lodgment of Documents (Payment against Goods) under Bank Inland Letter of Credit:	@0.20% Minimum, Rs.500/- plus profit @60 paisa per Rs1000 per day from the date of lodgment till retirement
22. Handling Charges in lieu of Exchange where importer buy Foreign exchange from any other Bank for LC opened/ contract registered with Bank	0.30% with Minimum of Rs.1250/-
<b>B. EXPORTS</b>	
<b>1.Letters of Credit:</b>	
a) Advising:	Rs 1,800/- per LC.
b) Amendment Advising:	Rs 1200/- per amendment.
c) Adding Confirmation on LCs:	Case to case basis depending upon Country & Bank risk, minimum USD 150/- per quarter, payable by Exporter or as applicable.
d) Transfer of LC:	Rs 1500/- plus Swift Charges
e) Negotiation of Rupee bills under L/C	0.25%, Minimum Rs.500/-
2. Reimbursement paid to other banks from Vostro Accounts	Rs.1,000/- per transaction.
3. Processing of documents under LCs restricted on other banks:	Rs.1000/- per document
4. Handling of Duty Drawback Claims:	0.25% Minimum Rs.1000/- per claim.
5. Documentary Collection:	Rs.1000/ per collection.
6. Service Charges on Export Documents:	Up to 0.15% on realization. (Minimum 2000)
7. Export Development Surcharge Handling Charges:	Rs.80/- per bill realized.
8. Unrealized Documents Negotiated under reserve:	Re 0.57/1,000/diem from date of negotiation till recovery from customer.
9. Advance Payment Processing	0.15%, Minimum Rs. 1000/-

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10. Research and Development Claim Processing Charges	0.50% of the claim Amount, Minimum Rs. 1000/- per Processing
11. Issuance of NOC to other Bank	Rs. 1000/- flat per NOC
12. E.E/E.F. Verification Processing Fees:	Rs. 1,500/- per case flat
13. Freight Subsidy Handling Charges	0.35% per claim with a minimum of Rs 1000/-
<b>C. LOCAL TRADE</b>	
1. Letter of credit Issuance Charges	
1 <sup>st</sup> Qtr. or part there of:	0.40%
Subs. Qtr. or part thereof:	0.25%
Minimum Charges:	Rs.1500/-
2. Amendments:-	As in '1' above for enhancement in amount or extension of expiry, Rs.1000/- per amendment for all other amendments.
3. Acceptances Commission:	Rs.1,000/- per bill/documents, plus 0.15 % Commission per month or part thereof from expiry of LC to maturity or retirement of bill whichever is later.
4. Murabahah /Musawamah pricing Unpaid Sight Bills (Payment against goods) to be locked before or at the time of Offer and Acceptance :	Re 0.41/1,000/diem if the bill is retired within 10 days from the date of negotiation.
	Re 0.45/1,000/diem if the bill is retired within 15 days from the date of negotiation.
	Re 0.57/1,000/diem if the bill is retired after 15 days from the date of negotiation.
5. Negotiation/Retirement Charges:	0.50% of bill Amount; Minimum Rs.1,000/- per document.
6. Documentary Collections Inward:	0.50% per document, Min. Rs.1000/-
7. Documentary Collections Outward:	0.50% per document, Min. Rs.1000/-
<b>CASH SERVICES</b>	
<b>A. FOREIGN REMITTANCES</b>	
1. Outward Telegraphic Transfer & Demand Drafts	USD 10/- or equivalent
1a. Outward FTT charges MT103	Correspondent charges will apply as per arrangement at actual, for transactions with 'OUR' instruction.
1b. Outward MT 202 charges	Correspondent charges will apply as per arrangement at actual.
2. Inward Telegraphic Transfer MT103	Inward MT103 Correspondent charges will apply as per arrangement at actual
2a. Inward MT202 COV charges	Inward MT202 COV USD 20 per transaction
3. Cancellation:	
a) Demand Drafts (if Original is returned upon cancellation):	USD 5/- or equivalent.
Demand Draft (if stolen or lost)/Issuance of Duplicate Draft:	USD 10/- or equivalent, upon confirmation of non encashment and completion of formalities.



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b) Telegraphic Transfer:	USD 10/- or equivalent upon receipt of confirmation of non- payment.
4. Issuance of Encashment Certificates:	Rs.500/- for remittances over 3 months old, Rs.1,000/- for remittances over 2 years old
5. Remittance against Foreign Currency notes deposited in Foreign Currency Accounts	a) 0.5% if funds remitted locally or abroad within 90 days from date of deposit in Foreign Currency Account. (Charges are not applicable on FC cash withdrawals)  b) Also applicable in case of surrender of cash USD notes by exporters against export to Afghanistan.
<b>B. FOREIGN COLLECTION</b>	
1. Outward:	USD 12.5/- or equivalent per collection.
2. Inward	USD 12.5/- or equivalent plus DD/TT Charges as in 'A1' above per instrument
3. Outward Bills Returned Unpaid:	Rs.750/-
4. Issuance of Proceeds Realization Certificates:	Rs.500/- per Certificate for remittances over 3 months old, Rs.1,000/- per certificate for remittances over 2 years old.
<b>C. PURCHASE OF FOREIGN CURRENCY INSTRUMENTS (As per limits prescribed by Prudential Regulations)</b>	
1. Encashment of TCs:	1.0% Minimum USD 5/-
<b>D. FOREIGN EXCHANGE PERMITS &amp; "M" FORM APPROVALS (ALL KINDS)</b>	
1. Fresh cases:	Rs.2,000/-
2. Per Subsequent Renewal:	Rs.1,500/-
3. "M" Form Processing	Rs.250/-
<b>E. LOCAL REMITTANCES</b>	
1. Outward Telegraphic Transfer & Demand Drafts	
a) Up to Rs.10,000:	0.25%; Min. Rs.100/-
b) Up to Rs.100,000:	0.20%; Min. Rs.100/-
c) Up to Rs.1,000,000:	0.10%; Min. Rs.200/-
<b>d) Up to Rs.2,000,000:</b>	<b>0.075%; Min. Rs. 750/-</b>



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<b>e) Over Rs.2,000,000:</b>	<b>0.060%; Min. Rs. 1,200/-</b>
2. Issuance of Pay Orders	Free of Charge.
3. Issuance of CDR	Free of Charge.
4. Issuance of Rupee Traveller Cheques	Free for A/c Holders.
5. Issuance of Duplicate R.T.C	Rs.500/- (being processing Fee per application).
<b>6. Cancellation:</b>	
a) Demand Draft (if original is returned upon cancellation): Demand Draft (if stolen or lost)/Issuance of Duplicate Draft):	Rs. 375/- Rs.500/- upon confirmation of non encashment and completion of formalities.
b) Telegraphic Transfer:	Rs.500/- on receipt of re-credit confirmation from paying bank.
c) Pay Order & CDR (if original is returned upon cancellation): Pay Order & CDR (if stolen or lost)/ Issuance of duplicate)	Rs. 300-
d) Refund in Lieu of Lost R.T.C	Rs. 500/- per application for refund
<b>F. LOCAL COLLECTION</b>	
1. Outward:	0.05% ; Minimum Rs.150/-
2. Outward Return Charges	Rs.250/-
3. Inward:	Rs.250/- plus DD/TT/PO Charges
4. Inter City Clearing.	Rs.200/- per Cheque.
5. Inter City Return Charges	Rs.200/- per Cheque.
<b>G. ADVANCES / FINANCES</b>	
Legal Counsel:	
1. IN-HOUSE LEGAL ASSISTANCE:	Rs 2,500/- minimum per document / case
OUTSIDE LEGAL ASSISTANCE:	At Actual
2. Project Examination fee:	1% of the facilities requested, where applicable.

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3. Arrangement/Syndication Fee:	As per mutual agreement with the customer.
4. Documentation Charges:	Actual ; plus Rs 1,000/- documents vetting charges
5. Security Maintenance Charges:	As and where applicable.
6. Facility Review Fee	Minimum Rs. 5000/- or as per arrangement with client
7. Financing Assessment/ Need- Evaluation Fee:	Bank may charge a fixed fee for processing and evaluation of the Financing application with prior agreement with customer. This fee shall not be charged as a percentage of the Finance amount or conditional with fulfilling certain future requirement or as Commitment charges.
<b>a) Mortgages:</b>	
i. Property Valuation Charges:	At Actual
ii. Takaful	At Actual
iii. Administrative Charges	As applicable.
<b>b) Pledged Stock:</b>	
i. Godown Rent:	At Actual
ii. Godown Staff Salaries:	At Actual
iii. Godown Inspection:	At Actual
iv. Delivery Supervision Charges:	At Actual
v. Muccaddam Charges:	At Actual
vi. Delivery Order Issuance:	Rs.250/- per delivery order.
vii. Takaful Premium:	At Actual
viii. Physical Inspection of trade goods	At Actual
<b>c) Hypothecated Securities:</b>	
i. Stock Inspection Charges:	At Actual
ii. Takaful Premium:	At Actual.
<b>d) Securities and Safe Custody Services (Islamic) :</b>	
i. Account opening and maintenance charges:	Rs.1,500/- for individuals, Rs.2,000/- for other customers. Charges per annum, payable up-front.
ii. Safe Custody – On shares/securities	0.10% flat, payable up-front, chargeable quarterly on market value (as the case may be) of shares/securities at the start of the quarter.

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iii. Handling –Sale/Purchase of shares/securities:	0.10% flat on market value or cost (as the case may be) of the shares/securities.		
iv. Handling-Deposit/withdrawal shares/ securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal		
v. Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit/return/dividend collected.		
vi. Takaful, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & Courier charges:	At Actual		
* These services charges do not apply in the case of our financing against shares/securities.			
vii. Search Reports:	At Actual		
viii. Registration of Financing with SBP:	Rs.3000/-		
<b>H. GUARANTEES</b>			
1. Bank Guarantee (Slabs)			
<b>Amount Range</b>		<b>Per Quarter Charges</b>	
		<b>1st Quarter or Part thereof</b>	<b>Subsequent Quarters or part thereof</b>
Amount upto	500,000	2,000	1,750
500,001	800,000	3,200	2,800
800,001	1,000,000	4,000	3,500
1,000,001	1,500,000	6,000	5,250
1,500,001	2,000,000	8,000	7,000
2,000,001	2,500,000	10,000	8,750
2,500,001	3,000,000	12,000	10,500
3,000,001	3,500,000	14,000	12,250
3,500,001	4,000,000	16,000	14,000
4,000,001	4,500,000	18,000	15,750
4,500,001	5,000,000	20,000	17,500
5,000,001	5,500,000	22,000	19,250
5,500,001	6,000,000	24,000	21,000
6,000,001	6,500,000	26,000	22,750
6,500,001	7,000,000	28,000	24,500
7,000,001	7,500,000	30,000	26,250
7,500,001	8,000,000	32,000	28,000
8,000,001	8,500,000	34,000	29,750

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8,500,001	9,000,000	36,000	31,500
9,000,001	9,500,000	38,000	33,250
9,500,001	10,000,000	40,000	35,000
10,000,001	12,500,000	50,000	43,750
12,500,001	15,000,000	60,000	52,500
15,000,001	17,500,000	70,000	61,250
17,500,001	20,000,000	80,000	70,000
20,000,001	22,500,000	90,000	78,750
22,500,001	25,000,000	100,000	87,500
25,000,001	27,500,000	110,000	96,250
27,500,001	30,000,000	120,000	105,000
30,000,001	32,500,000	130,000	113,750
32,500,001	35,000,000	140,000	122,500
35,000,001	37,500,000	150,000	131,250
37,500,001	40,000,000	160,000	140,000
40,000,001	42,500,000	170,000	148,750
42,500,001	45,000,000	180,000	157,500
45,000,001	47,500,000	190,000	166,250
47,500,001	50,000,000	200,000	175,000
50,000,001	52,500,000	210,000	183,750
52,500,001	55,000,000	220,000	192,500
55,000,001	57,500,000	230,000	201,250
57,500,001	60,000,000	240,000	210,000
60,000,001	62,500,000	250,000	218,750
62,500,001	65,000,000	260,000	227,500
65,000,001	67,500,000	270,000	236,250
67,500,001	70,000,000	280,000	245,000
70,000,001	72,500,000	290,000	253,750
72,500,001	75,000,000	300,000	262,500
75,000,001	77,500,000	310,000	271,250
77,500,001	80,000,000	320,000	280,000
80,000,001	82,500,000	330,000	288,750
82,500,001	85,000,000	340,000	297,500
85,000,001	87,500,000	350,000	306,250
87,500,001	90,000,000	360,000	315,000
90,000,001	92,500,000	370,000	323,750
92,500,001	95,000,000	380,000	332,500
95,000,001	97,500,000	390,000	341,250
97,500,001	100,000,000	400,000	350,000





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"Note:

The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority. The Resident Shariah Board Member of Bank Makramah Limited has allowed the bank to charge a fee against services rendered at the time of issuance of letter of guarantee such as documentation, credit assessment, correspondence, account maintenance, monitoring, handling of documents, etc. All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs.8,000/- per Million each (per quarter or part thereof) + Rs.4,000/- for subsequent quarters."

2. Amendments:	Rs.1000/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1 above.
3. Guarantees Approval from SBP:	Rs.1,000/- per case
<b>I. CONSUMER BANKING</b>	
<b>a) Makramah Auto - Ijarah :</b>	
i. Processing Fee.	Rs. 7,500/- (New/Used Cars) per case upfront (Non-refundable).
ii. Vehicles Registration Charges:	At Actual
iii. Charity on Late Rental Payment:	Rs. 1200/- Per Late Payment Installment
iv. Purchase Price on Early Settlement :	Within 01 Year 5% of Outstanding Principal Amount. After 01 Year 3% of Outstanding Principal Amount.
v. Re-possession charges:	Rs. 50,000/- or actual (whichever is higher) + Tax
vi. Cheque Return Charges	Rs.1,000/- per return
vii. Vehicle Takaful / Tracker	As per Actual
viii. Vehicle Evaluation Charges (used )	As per Actual
ix. Legal notice fee	As per Actual
x. Advertisement for sale of vehicles repossessed from defaulted client	At actual cost.
	Bank will have the rights to review rental / principal periodically for next term based on performance during the applicable period.
<b>b) Bank Makramah Housing Finance (Diminishing Musharakah)</b>	
i. Processing Fee:	0.05% or Rs. 8,000/- (Whichever is Higher) <b>Non-Refundable</b>
ii. Income Estimation Charges	As per Actual
iii. Property Appraisal Charges	As per Actual
vi. Charity on Late Payment:	Rs. 1500/- Per Late Payment Installment
v. Cheque Return Charges	Rs. 500/- Per Return Cheque
vi. Early Unit Purchase:	5% additional price of the Outstanding Unit amount for the 1st year & no additional price if customer pays after 1 year from own resources . In Case of ATF, 10% of Outstanding Unit Amount will be charged
vii. Legal Fee(s):	
IN-HOUSE LEGAL ASSISTANCE:	Rs 2,500/- minimum per document / case



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OUTSIDE LEGAL ASSISTANCE:	At Actual
viii. Life and Property Takaful	As Per Actual
<b>c) Consumer Finance - Home Appliances</b>	
i) Processing Fee:	1% of the Finance exposure / amount or Rs.2,000/- (whichever is higher) <b>Non-refundable</b>
ii) Income Estimation Charges	As Per Actual (Where applicable)
iii) Life Takaful	As Per Actual (Where applicable)
iv) Charity on Late Payment:	Rs. 1000/= Per Late Payment Installment
v) Cheque Return Charges	Rs.500/- per return Cheque
vi) Purchase Price on Early Settlement:	Within 01 Year 5% of Outstanding Principal Amount After 01 Year 3% of Outstanding Principal Amount
vii) Legal Fee(s):	
IN-HOUSE LEGAL ASSISTANCE:	Rs 2,500/- minimum per document / case
OUTSIDE LEGAL ASSISTANCE:	At Actual
<b>d) Personal Finance - Mua'win:</b>	
i) Processing Fee:	1% of the finance amount or Rs.2,000/- (whichever is higher)
<b>J. CORPORATE/SME IJARAH</b>	
i. Processing Fee:	1% per case upfront or negotiable on customer to customer basis.
ii. Document Charges:	Actual
iii. Repossession Charges:	At actual as advised by repossession agencies.
iv. Legal Expenses:	Actual as borne by the bank.
v. Cheques returned unpaid	Rs.1,000/-
vi. Advertisement for sale of Articles repossessed from defaulted clients	At actual cost.

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<b>K. MISCELLANEOUS CHARGES</b>			
<b>1. Bank Makramah Classic Account</b>			
<b>Takaful Plan Type</b>	<b>Monthly Average Deposit Expected to Cover Takaful Charges</b>	<b>Takaful Coverage</b>	<b>Takaful Charges p.a.</b>
Plan A	PKR 250,000/- per person	Upto Rs. 250,000/-	Rs. 2,200/- or (at actual)
Plan B	PKR 100,000/- per person	Upto Rs. 100,000/-	Rs. 1,650/- or (at actual)
Plan C	PKR 50,000/- per person	Upto Rs. 50,000/-	Rs. 1,100/- or (at actual)
<b>2. Makramah Senior Citizen Account:</b>			
Balance requirement		No Minimum balance is applicable.	
Cheque book issuance charges		Rs. 20/- per leaf plus government levies if any	
<b>3. Asaan Account</b>			
Cheque book issuance charges		Rs. 20/- per leaf plus government levies if any	
<b>4. Investor Portfolio Securities Account: (IPS) Shariah compliant securities.</b>			
Security Movement (To & From another bank)		PKR 500 per transaction FED/Sales tax on Services will be applicable	
Security (Buy/Sell)		PKR 500 per transaction FED/Sales tax on Services will be applicable	
Account Maintenance		PKR 200 per month FED/Sales will be applicable	
Collection Coupon from SBP (Islamic Instruments)		No Charges	
<b>5. Fund Transfer / Funds Out Flow (3rd party) Using RTGS.</b>			
		<i>Charges Payable to SBP Per Transaction</i>	<i>BML Share of Charges per Transaction</i>
			<i>Total Per Transaction **</i>
<b>i) MT 103 Facility</b> (Minimum amount through RTGS is Rs. 1 Million & Above)			
<i>Transaction Time Window*</i>			
9:00 AM to 1:00 PM		Rs. 200/-	Rs. 20/-
1:00 PM to 3:00 PM		Rs. 300/-	Rs. 30/-
3:00 PM to 4:00 PM		Rs. 500/-	Rs. 50/-
			Rs. 220/- **
			Rs. 330/-**
			Rs.550/-**
FED/Sales tax on Services will be applicable			
<b>ii) MT 102 Facility</b> (Minimum amount through RTGS is Rs 100,000/- to Rs 999,999)			
<i>Transaction Time Window*</i>			
9:00 AM to 4:00 PM		Rs. 25/-	Rs. 25/-
			Rs. 50/- **
FED/Sales tax on Services will be applicable			

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\*Note: Time schedule are as per five working days of a week i.e. Monday to Friday. The timing and charges may change as per SBP guidelines.

**\*\* Charges on RTGS customer transfers (MT 102 & MT 103) have been waived in light of SBP Instruction on " Measures to Limit the Spread of Corona Virus (COVID-19) by Promoting the use of Digital Payment Services" till further instructions.**

5. Standing Instruction Charges:	Rs.200/- per transaction (apart from other applicable charges).
6. Minimum Balance Charges:	No Minimum balance charges shall be applicable on all types of Deposit Accounts. However, the customer shall be required to maintain minimum balance as per schedule below:
<i>Type of Account</i>	<i>Monthly Minimum Balance Requirement</i>
Current Rupee	25,000
Saving Rupee	<b>No Minimum balance is applicable.</b>
Others Rupee	10,000
Current F.C.	\$1,500
Saving F.C.	\$1,000
Others F.C.	\$1,000
7. Cheques returned unpaid:	
a) Return of Cheque presented to us in case of insufficient funds in the account	Rs. 500/- per cheque to be recovered from the drawer's account on best effort basis (In all cases i.e. Cash, Clearing, Transfer Delivery & Cash Transfer).
b) Outward Clearing Cheques Returned unpaid:	Nil.
8. Stop Payment of Cheques:	Rs. 500/- per cheque, Rs. 500/- for multiple cheques per instruction
9. Duplicate Statement of Account:	Rs. 35/- including F.E.D/Sales tax on Services per statement (e.g. Rs. 30.20 + 4.80)
10. Statements of Account issued other than at standard frequencies	Rs. 35/- including F.E.D/Sales tax on Services per statement
11. Account Balance / Account Activity Certificates / Balance Confirmations / Fee for issuance of Bank Certificate for Emigrants/Overseas Employment	Rs.300/- per certificate



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12. Issuance of Credit Reports:	Rs.300/- per report, recoverable from account holder or correspondent bank, as applicable.
13. Cheque Book Issuance & Destruction:	Rs. 20/- per leaf plus government levies if any. In case, customer fails to collect cheque book within 90 days from respective Branch, cheque book will be shredded and above mentioned charges will be recovered.
14. Cheque Book Dispatch:	Rs.100/- per book plus postage/courier charges
15. Account closing charges:	<b>NIL.</b>
16. Cash Collection Services under Cash Management arrangements.	As per the arrangement with customer OR Minimum Rs.1,000/- per collection plus cost of security arrangement.
17. Corporate Salary Disbursement:	As per arrangement OR Minimum Rs. 50/- per employee salary disbursement plus one time setup fee.
18. Same day Clearing Charges	Rs.250/- per cheque
19. Third Party Test verification charges:	Rs.250/- per test
20. Online banking Cash/Clearing Transactions:	Free
21. Use of ATM at bank machines:	Free
22. Use of ATM at shared switch:	Actual as levied by the relevant bank.
23. Hold Mail Charges	Rs.1,000/- per half year
24. Obtaining Trade Related Credit Reports	At Actual
25. Old Record Information Charges	Above 1 Year Rs. 300/- per transaction.
26. Dividend Warrant Payment and Processing (Shariah Compliant.)	Commission @ 0.03% plus actual amount of Postage/ Courier charges, subject to negotiation of rate based on volume of business.
27. Mandate - Banker to the Issue Services	As per arrangement
28. Corporate Collection (Hospitals, Fuel Stations etc.)	As per arrangement
<b>L. TELECOMMUNICATION CHARGES</b>	
I. Swift:	
a) Import LCs:	Full Text: Rs.1,500/- Short Text: Rs.700/- Amendments: Rs.700/-
b) Swift Transfers:	Foreign TTs: USD 15/or equivalent Local TTs: Rs.500/-



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c) Others:	Rs.700/-
2. Courier:	International: Rs.2,500/- or actual whichever is higher Inter City: Rs.100/- Intra City: Rs.35/-
3. Postage:	<b>International</b> Export Documents: At Actual Others-Registered: At Actual Others-Ordinary: At Actual  <b>Domestic</b> Registered: Rs.50/- Ordinary: Rs.25/-
4. Fax (per page):	Local: Rs.100/- Foreign: Rs.200/-
5. Telephones:	Estimated actual charges, depending upon the length of call; minimum Rs.200/-.



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**M. LOCKERS\***

The rent charged from the customer will be attributed as rent for one month (The month in which locker is issued to the customer) and Bank will extend the services for another 11 months free of cost.

a) Rent	Small: Rs. 3,000/- per month Medium: Rs. 4,000/- per month Large: Rs. 5,000/- per month Extra large: Rs. 6,000/- per month
b) Key Deposit (in advance to be refunded on termination):	Small: Rs. 3,000/- Medium: Rs. 6,000/- Large: Rs. 9,000/- Extra Large: Rs. 10,000/-
<b>Zero Rental Lockers : Locker rent will be waived for the customers maintaining Key Deposit as under during tenancy period. (Refundable on termination):</b>	
	Small: Rs.40,000/- Medium: Rs.60,000/- Large: Rs.100,000/- Extra Large : Rs 125,000/-
c) Late fee (Locker rent):	Rs. 150/- for Small, Rs. 200/- for Medium, Rs. 300/- for Large & Rs. 500/- for Extra Large Per month with grace period of one month. The Bank will receive the late fee in Charity Fund established as per Charity fund Policy of the Bank.
d) Breaking Charges:	Actual plus Rs.5,000/-
e) Locker Takaful	Takaful coverage upto the limit prescribed below for each size of locker will be provided free of cost to the locker holder.
Takaful Coverage	Small: Rs. 500,000/- Medium: Rs. 1,000,000/- Large: Rs. 1,500,000/- Extra Large : Rs. 2,000,000/-

Note:\* Locker Facility is available at designated Branches only, for assistance please contact @ 021-111-124-365.



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**N. DEBIT CARD CHARGES**

<b>Classic/Gold Charges</b>	<b>Classic</b>	<b>Gold</b>	<b>Platinum</b>
Initial Deposit Requirement	5,000	Rs. 500,000	Rs. 1,000,000
Annual Card Fee *(Primary Card -UnionPay International Card) - EMV:	Rs 2,250 + FED*	Rs 3,500 +FED*	Rs 7,500 +FED*
Annual Card Fee (Supplementary Card -UnionPay International Card) - EMV:	Rs 2,250 + FED*	Rs 3,500 +FED*	Rs 7,500 +FED*
Annual Card Fee *(Primary Card -MASTER) - EMV:	Rs 2,750 + FED*	Rs 3,500 +FED*	-
Annual Card Fee (Supplementary Card - MASTER) - EMV	Rs 2,750 + FED*	Rs 3,500 +FED*	-
*Card charges will be deducted in advance at the time of card issuance request. ** Annual card charges will be deducted in advance on a yearly basis. *** Charges will apply on any new card issuance or re-issuance requests made by the customer.			
<b><u>Replacement of Cards -EMV (UnionPay International Card &amp; MASTER CARD)</u></b>			
• Tier upgrade:	Free	Free	Free
• <b>Lost or Stolen or Reissuance:</b>			
UnionPay International - Primary Card	Rs 2,250 + FED*	Rs 3,500 +FED*	Rs 7,500 +FED*
UnionPay International - Supplementary Card	Rs 2,250 + FED*	Rs 3,500 +FED*	Rs 7,500 +FED*
MasterCard - Primary Card	Rs 2,750 + FED*	Rs 3,500 +FED*	-
MasterCard - Supplementary Card	Rs 2,750 + FED*	Rs 3,500 +FED*	-
• Expired card replacement:	Free	Free	Free





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**Local Transactions:**

Cash Withdrawal Fee (Bank Makramah Customer on Bank Makramah ATM)	Free
Cash Withdrawal Fee (Bank Makramah Customer on ILink Switch ATM)	Rs. 35
Cash Withdrawal with receipt Fee (Bank Makramah Customer on ILink Switch ATM)	Rs. 39
Receipt on other ATM Cash Withdrawal (Bank Makramah Customer on ILink Switch ATM)	Rs. 4/-
Cash Withdrawal Fee (Bank Makramah Customer on White Label ATM)	Rs.50/- or at Actual
Balance Inquiry Fee (Bank Makramah Customer on Bank Makramah ATM)	Free
Balance Inquiry Fee without receipt (Bank Makramah Customer on ILink Switch ATM)	Rs. 4/- per Transaction
Balance Inquiry Fee with receipt (Bank Makramah Customer on ILink Switch ATM)	Rs. 8/- per Transaction
Balance Inquiry Fee (Bank Makramah Customer on White Label ATM)	Rs. 5/- or at Actual
Title Fetch charges for Non-Banking Entities	Rs.5/- or at Actual
Switch Dispute Resolution (SDRS) Charges	Rs.20/- per dispute* * Note: • In case of ATM/POS dispute, re-dispute, debit authority transactions, etc. charges shall apply to the acquirer for a valid dispute. • In ATM/POS disputes, re-dispute transactions, etc., charges shall apply to the issuer for invalid disputes. • In IIBFT dispute, re-dispute, debit authority transactions, etc. charges shall apply to the beneficiary banks or bank at fault. • Dispute charges are applicable on FTDH dispute lodgment. Charges shall be applied on banks at fault and shall be settled via daily clearing method.

*As per I-Link, kindly note that, currently ATM / other I-Link charges will be revised after review and approval from the regulator.*

**International Transactions**

• Cash Withdrawal	4% or Minimum Rs 400/-
• POS Transactions	4% or Minimum Rs 400/-
• Balance Inquiry	Rs. 200/- per transaction at all international locations.

\*Any International transaction (ATM/Merchants) conducted through your Bank Makramah Debit Card which are settled in foreign currency will be subjected to Market Currency Conversion rates as well as foreign transaction charges as per the prevailing schedule of bank charges.





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<b>IBFT (Inter-Bank Fund Transfer ) through ATM, Web , Mobile &amp; Contact Center</b>	Free IBFT services to individual customers up to, at least, a minimum aggregate sending limit of Rs. 25,000 per month/per account, For transactions exceeding monthly aggregated limit of Rs. 25,000 per account, a transaction fee of 0.1% of the transaction amount or Rs200, whichever is lower will be charged to the customer. These charges are inclusive of all applicable FED/Sales tax on Services.	
<b>IBFT via RAAST Channel to RAAST Channel</b>	Free of Cost	
Title Fetch charges for Inter Bank fund transfer (IBFT such as through ATM, Internet Banking, Makramah Mobile (App) and Ufone USSD )  *Home Remittance *eDividend	Rs. 1/-  Free Free	
<b>UBP (Utility Bill Payment) through ATM, Web , Mobile &amp; Contact Center</b>	Free	
<b>Card Bills Payments through ATM, Web, Mobile &amp; Contact Center</b>	Free	
<b>T. 1Bill Payment via ATM, Web, Mobile App</b>	Free	
<b><u>WAIVER OF CHARGES*</u></b>		
Postage, Courier, Telephone, Telex and Fax Charges will not be recovered from account holders maintaining an average monthly balance of Rs. 0.25 million or equivalent in Current, Bachat Saving Account and/or in Daily Saving Account maintained in General Pool of the Bank. For the purposes of determination of exemption, previous month's average balance should be used; Commission on following type of transactions will also not be deducted from such customers.		
1.Pay Order, Demand Draft, CDR Issuance and Cancellation		
2.Outward Remittances –Local & Foreign*		
3.Inward Remittances –Local & Foreign		
4.Collection of Local & Foreign Currency Cheques		
5.Statement of Accounts		
6.Returned Cheques (Cheque returned charges is applicable now)		
7.Stop Payment of Cheques		
8.Standing Instruction Fee		
9.Issuance of Balance Confirmation Statement/ Certificate		
10.Delivery of Cheque books by Registered Mail		
11.Issuance of Withdrawals Slips		
12.M Form Approval		



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13.Cash Collection Services if collection is equivalent to Rs.0.500 million and/or above

14.Same day clearing charges

15.Cheque Book issuance charges.

16.Hold Mail Charges

a). Bank Makramah Staff is also exempted from all charges\*

b). The under mentioned categories are exempted from levy of account opening , maintenance and closing charges. Moreover, there is no initial balance required for opening of accounts of under mentioned categories as per directive of State Bank of Pakistan.

i) Students

ii) Mustahiqeen of zakat

iii) Senior Citizen

iv) Employees of government / semi government institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc.

\*however, out of pocket expenses will be recovered.

Services charges, Fees and commissions for customers availing Finance Facilities may differ based on Management approval of the terms of the Facility (ies). The fee/ commission may be completely waived off or reduced for these transactions on case to case basis upon Management' s approval.

**NOTE:**

a) All government excise duties/taxes/zakat etc., are for customer's account, applicable and will be deducted in addition to the above mentioned charges.

b) Out of pocket expenses will be collected for all banking services not otherwise covered by the Schedule.

c) Charges may be collected in Pak Rupees or Foreign Currency in all categories.

d) Courier charges and postage where applicable will be recovered separately on all services.

e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.

f) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.

g) Bank management reserves the right to adjust or waive any or all charges. However, such adjustments /waivers will only be subject to approval of the respective Business Head and post-facto concurrence will be obtain from Resident Shariah Board Member (RSBM) of the Bank.

h) Bank management reserves the right to recover additional charges on those Services which involves unusual work.

i) In case of any new upcoming product(s) & service(s) & charges will be incorporated in next upcoming SOC

**Charity Fund Policy**

Bank will recover Charity on various Financing Products and Services as per Bank's approved Charity Fund Policy in the manner and rate prescribed in Facility Advising Letter of the Bank without violating any term of Charity Fund Policy.

Applicable Charity Rate: 2% above Facility Pricing for the customer or as mentioned in Agreement/Facility Advising Letter (FAL).