

Schedule of Bank Charges effective January 01, 2024

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

SCHEDULE OF BANK CHARGES

Effective January 01, 2024



Schedule of Bank Charges effective January 01, 2024

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1. PAY ORDER/DEMAND DRAFT

a) Issuance or cancellation of Pay Orders/DD

- | | |
|----------------------------|------------------|
| i) For Account Holder | Rs. 150/- (Flat) |
| ii) For Non Account Holder | Rs. 200/- (Flat) |

b) Issuance of Duplicate Pay Order/DD in

Lieu of original reported lost

- | | |
|---|------------------|
| i) For Account Holder /
Non-Account Holder | Rs. 250/- (Flat) |
|---|------------------|

2. 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

3. BILLS

- | | |
|---|--------------------------|
| a) Outward Bills for Collection(OBC) Lodgment | 400 plus courier charges |
| b) Inward Bills for Collection IBC | 400 Plus courier charges |

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).

4. 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.

5. MISCELLANEOUS CHARGES

- | | |
|----------------------------|----------------------------|
| a) Issuance of Cheque book | Rs. 12.00 per leaf |
| b) 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.

- | | |
|-------------------------------------|---------------------------|
| c) Issuance of statement of account | Rs. 50/- other than staff |
|-------------------------------------|---------------------------|

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Additional/Duplicate on requests	(Inclusive of FED)
d) Standing Instructions charges	Rs. 100/- per instruction
e) 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
f) SECP fee structure for online facility for Banks to access Information about companies under companies At, 2017	a) Private Company Rs. 1100/- b) Public Company Rs. 2000/-

6. 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.

7. FREE BANKING SERVICES (Islamic Business Deposit Account)

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

8. 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

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- l) Same day Clearing Return Charges through NIFT Rs. 150/-
Per instrument

9. LOCKERS / KEY DEPOSIT CHARGES

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

<u>TYPE</u>	<u>RENT PER ANUM</u>	<u>KEY DEPOSIT</u>
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
- c) The customer undertakes that in case of late payment of rent after one month of due date by him/her without a valid Shariah reason acceptable to the bank, he/she will pay as NAZAR sum calculated @ 25% of applicable annual rent, If so demanded by ZTBL and transfer to charity fund constituted by the ZTBL-Islamic Banking Division to be donated for charitable purpose and this contribution to charity fund shall not constitute income of the Bank.

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.

10. CHARGES FOR DIGITAL BANKING SERVICES

PRODUCT TYPE		PARTICULARS	CHARGES
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs. 1500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 800/-
ATM Card Replacement Fee	Gold Card		Rs. 1500/-
ATM Card Activation	Silver and Gold Cards		Free

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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. 23.44 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. 23.44 per transaction (Inclusive of FED)
ATM Receipts Fee	Us on Them	Rs. 2.5 per receipt, Fee will be charged if customer required receipt of transaction	
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
Balance Enquiry (Silver & Gold) card		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 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. Up to Rs.25000 per month per account is free after limit exhaust,
	Gold Card	Up to 500K	

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			0.1% of transaction or Rs.200, whichever is less
Only Account Title Fetch			Rs. 1 per transaction(Since 1 Link charges members Bank)
Utility Bill Payments			
Bill Payment	Silver and Gold Card	Bill Amount	Free for customer
Only Bill enquiry			Rs. 1 per transaction(Since 1 Link charges members Bank)
Tax Payment charges (ADC & OTC)		Up to 100K	Free (As per regulator instruction)
		100K to 1Million	
		Above 1Million	
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 & Salary Credit Transaction			Free (As per regulator instruction)
Over the Counter Transactions			Rs.300(plus tax)/- per annum
1 Link OTC Portal (Over the Counter)			

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Bill Payments		Free
Funds Transfer through 1 Link OTC to Other Bank(IBFT)		0.2% of transaction amount
INTERNET BANKING		
Funds Transfer to other Banks(IBFT)	From 0 to 25000	Rs. free (As per regulator instruction)
	From 25001 to 200,000	Free for MB Registered customers
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free (As per regulator)
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 to other Banks(IBFT)	From 0 to 25000	Free as per regulator
	From 25001 to 200,000	Free for MB Registered Users
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free (As per regulator)
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

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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	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs. 1500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 800/-
ATM Card Replacement Fee	Gold Card		Rs. 1500/-
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. 23.44 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. 23.44 per transaction (Inclusive of FED)

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ATM Receipts Fee	Us on Them	Rs. 2.5 per receipt, Fee will be charged if customer required receipt of transaction	
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
Balance Enquiry (Silver & Gold) card		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
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. Up to Rs.25000 per month per account is free after limit exhaust, 0.1% of transaction amount or Rs.200 whichever is less
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction
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	

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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/-
1 Link OTC Portal (Over the Counter)			
Bill Payments			Free
Funds Transfer through 1 Link OTC to Other Bank (IBFT)			0.2% of transaction amount.
INTERNET BANKING			
Funds Transfer (IBFT)	From 0 to 25000		Free (As per regulator instruction)
	From 25001 to 200,000		Free for IB registered customers
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)		Free (As per regulator)
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 (IBFT)	From 0 to 25000		Free (As per regulator instruction)
	From 25001 to 200,000		Free for MB Registered Users.
Intra Bank Fund Transfer	Funds Transfer to own Account,		Free (As per regulator)

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	any ZTBL Account (up to 200k)	
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)

11. 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/-

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)

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12. 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/-

13. SERVICE CHARGES BANK GUARANTEE

Guarantee Amount Range		Per Quarter Charges or part thereof	Subsequent Quarters Charges or part thereof
From	To		
Amount Upto	500,000	4,000	2,000
500,001	800,000	5,200	2,600
800,001	1,000,000	7,200	3,600
1,000,001	1,500,000	10,000	5,000
1,500,001	2,000,000	14,000	7,000
2,000,001	2,500,000	18,000	9,000
2,500,001	3,000,000	22,000	11,000

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3,000,001	3,500,000	26,000	13,000
3,500,001	4,000,000	30,000	15,000
4,000,001	4,500,000	34,000	17,000
4,500,001	5,000,000	38,000	19,000
5,000,001	5,500,000	42,000	21,000
5,500,001	6,000,000	46,000	23,000
6,000,001	6,500,000	50,000	25,000
6,500,001	7,000,000	54,000	27,000
7,000,001	7,500,000	58,000	29,000
7,500,001	8,000,000	62,000	31,000
8,000,001	8,500,000	66,000	33,000
8,500,001	9,000,000	70,000	35,000
9,000,001	9,500,000	74,000	37,000
9,500,001	10,000,000	78,000	39,000
10,000,001	12,500,000	90,000	45,000
12,500,001	15,000,000	110,000	55,000
15,000,001	17,500,000	130,000	65,000
17,500,001	20,000,000	150,000	75,000
20,000,001	22,500,000	170,000	85,000
22,500,001	25,000,000	190,000	95,000
25,000,001	27,500,000	210,000	105,000
27,500,001	30,000,000	230,000	115,000
30,000,001	32,500,000	250,000	125,000
32,500,001	35,000,000	270,000	135,000

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35,000,001	37,500,000	290,000	145,000
37,500,001	40,000,000	310,000	155,000
40,000,001	42,500,000	330,000	165,000
42,500,001	45,000,000	350,000	175,000
45,000,001	47,500,000	370,000	185,000
47,500,001	50,000,000	390,000	195,000
50,000,001	52,500,000	410,000	205,000
52,500,001	55,000,000	430,000	215,000
55,000,001	57,500,000	450,000	225,000
57,500,001	60,000,000	470,000	235,000
60,000,001	62,500,000	490,000	245,000
62,500,001	65,000,000	510,000	255,000
65,000,001	67,500,000	530,000	265,000
67,500,001	70,000,000	550,000	275,000
70,000,001	72,500,000	570,000	285,000
72,500,001	75,000,000	590,000	295,000
75,000,001	77,500,000	610,000	305,000
77,500,001	80,000,000	630,000	315,000
80,000,001	82,500,000	650,000	325,000
82,500,001	85,000,000	670,000	335,000
85,000,001	87,500,000	690,000	345,000
87,500,001	90,000,000	710,000	355,000
90,000,001	92,500,000	730,000	365,000
92,500,001	95,000,000	750,000	375,000

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95,000,001	97,500,000	770,000	385,000
97,500,001	100,000,000	790,000	395,000

- a) Discount may be offered to customers in the above-mentioned charges subject to the Management's approval.
- b) All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs.8,000/- per Rs. 1 Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.
- c) Rs.1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
- d) Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.
- e) Applicable Federal Excise Duty / Provincial Sales Tax shall be recovered at actual.

Note:

- f) In addition to the above charges, all Government levies including federal excise 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.
- g) 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.

Mufti Muhammad Wasi Fasih Butt
Member Shariah Board

Mufti Fawad Ali
Resident Shariah Board Member