

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE AND ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter NO. F&AD/CAD/15/2025/

Dated: - June 20, 2025

All Regional Business Heads/Branch Managers
Zarai Taraqiati Bank Limited.

Subject: - SCHEDULE OF BANK CHARGES JULY- DECEMBER, 2025

The Schedule of Bank Charges effective from July 01, 2025 to December 31, 2025 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rates and the same be transferred/deposited in Government Treasury within prescribed time limit. Further, copy of the Schedule of Bank Charges; be **DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.**

Please acknowledge receipt.


(SAFDAR ABBAS ZAIDI)
Head - Finance & Accounts Division

Copy to: -

1. PS to President, ZTBL, HO, Islamabad.
2. All Group Heads/CFO/CIA/CRO/CIO/CCO/Company Secretary, ZTBL, HO, Islamabad.
3. All Divisional/ Departmental Heads, ZTBL, HO, Islamabad.
4. All General Managers in the field.
5. Treasurer, Treasury Division, ZTBL, Karachi.
6. Training & Development Division, ZTBL, Staff College, Islamabad.
7. All Incharge Audit Zones/HO Units, in the field.
8. Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
9. File NO.CAD/PU/18/2025/


(ALI HASSAN)
Head - Central Accounts Department

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES **EFFECTIVE FROM JULY 01, 2025 TO DECEMBER 31, 2025**

| 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 (Where cheque/advices are dispatched through Courier on request of the customer) | Rs.100/- (Flat) | |
| g) a) <u>DD/TT cancellation charges</u> | | |
| i) For Account Holder | Rs.200/- (Flat) | |
| ii) For Non Account Holder | Rs.300/- (Flat) | |
| b) <u>Issuance of duplicate DD in lieu of original reported lost</u> | | |
| i) For Account Holder/ Non Account Holder | Rs.300/- (Flat) | |
| 2) PAY ORDER | | |
| a) <u>Issuance or cancellation of Pay Order</u> | | |
| i) For Account Holder | Rs.150/- (Flat) | |
| ii) For Non Account Holder | Rs.200/- (Flat) | |
| b) <u>Issuance of duplicate Pay Order In lieu of Original reported lost</u> | | |
| i) For Account Holder/Non Account Holder | Rs.250/ (Flat) | |
| 3) CALL DEPOSIT RECEIPT (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 A/C holder | Rs.100/- | |

NOTE

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



4) BANKER CHEQUE

| Banking Service | Charges |
|-------------------------------------|---|
| Issuance of Banker Cheque | Rs.150/- (Flat) for Account holders Rs.200/- (Flat) for Non Account holders (up to amount 500,000/-) Amount Exceeding 500,000/- 0.2 % of Transaction Amount (Min Rs.1000/-, Max Rs.5000/-) for Non Account holders 0.5% of fee/dues or 25/- per instrument (whichever is less) inclusive of Sales Tax/FED from students for payment of fee favoring educational Institutes (i.e HEC, Boards etc.) |
| Cancellation of Banker Cheque | Rs.200/- (Flat) for Account holders Rs.300/- (Flat) for Non Account holders |
| Duplicate Issuance of Banker Cheque | Rs.300/- Flat for Account/Non Account holders |

5) BILLS COLLECTIONS: -

| | | <u>MIN:</u> | <u>MAX:</u> | |
|--|-------|-------------|-------------|-------------------|
| a) Documentary bills | 0.35% | | | |
| b) Clean (including cheque/DD/PO) | 0.20% | Rs.200/- | Rs.10000/- | + Courier Charges |
| 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).

6) RETURNING CHARGES

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

7) MISCELLANEOUS CHARGES

- | | |
|--|--|
| i) Issuance of Cheque Book | Rs.12/- Per leaf (exclusive of FED/PST) |
| ii) Issuance of cheque book in lieu of lost cheque book | Rs.100/- (10 leaves) (exclusive of FED/PST) |

iii) Charges on Un-Remunerative Deposit

Accounts (i.e. Accounts where the Customers are Maintaining balance less than Rs. 5,000/- except PLS Savings Accounts, Assan Accounts, BBA, Accounts of Mustehqeen-e-Zakat, Students, Employees of Government/ Semi Government, Institution for Salary & Pension purposes etc. as per SBP instructions.)

Rs.50/- per month
(inclusive of FED/PST)

- iv) Stop payment of cheque

* Rs.300/- per instruction

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

- v) Issuance of statement of account on requests
vi) Standing instructions charges

Rs.50/- other than staff
Rs.100/- per instruction

8) ZTBL DEPOSIT PRODUCTS

| ZTBL CURRENT ACCOUNT | |
|---|---|
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| CHEQUEBOOK | FREE 50 LEAVES CHEQUEBOOK ON AVG QUARTERLY BALANCE OF PKR 50,000 |
| DEBIT CARD | FREE ZTBL SILVER DEBIT CARD ON AVG QUARTERLY BALANCE OF PKR 100,000 |
| LOCKERS <i>(Subject to Availability)</i> | ANNUAL RENT WAIVER ON SMALL LOCKER ON AVG QUARTERLY BALANCE OF PKR 500,000 ANNUAL RENT WAIVER ON MEDIUM/LARGE LOCKER ON AVG QUARTERLY BALANCE OF PKR 1,000,000 |
| ZTBL BASIC BANKING ACCOUNT | |
| MAX 2 DEPOSITS AND 2 WITHDRAWALS DURING A MONTH FREE OF CHARGE | |
| ZTBL ASAAN CURRENT ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| ZTBL BAKHT CURRENT ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |

| | |
|---|---|
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| 1ST COMPLIMENTARY CHEQUEBOOK | FREE |
| CHEQUEBOOK | FREE 50 LEAVES CHEQUEBOOK ON AVG MONTHLY BALANCE OF PKR 50,000 |
| DEBIT CARD | FREE ZTBL SILVER DEBIT CARD ON AVG MONTHLY BALANCE OF PKR 100,000 |
| LOCKERS (Subject to Availability) | FREE LOCKER FACILITY ON AVG MONTHLY BALANCE OF PKR 200,000 |
| DUPLICATE ACCOUNT STATEMENT | FREE |
| ISSUANCE OF BANK CERTIFICATE FOR VISA | FREE |
| DISCOUNT ON LOCKER ISSUANCE FEE | 100% |
| DISCOUNT ON ZTBL LFA FOR AGRI LOAN | 100% |
| ZTBL PENSION CURRENT ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| DEBIT CARD | FREE ZTBL SILVER DEBIT CARD (1ST YEAR ONLY) SUBJECT TO MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 50,000 |
| ZTBL PLS SAVING ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| ZTBL BUSINESS DEPOSIT ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |

| | |
|--|------|
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| ZTBL ROZANA BACHAT ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| 2 POs/DDs SHALL BE ISSUED FREE OF CHARGE DURING THE MONTH IF AVG BALANCE OF PKR 200,000 IS MAINTAINED. | |
| ZTBL BORROWER MAINTAINING A MIN. BALANCE OF PKR 200,000 AT LEAST FOR 6 MONTHS SHALL BE ELIGIBLE TO GET AGRI LOANS WITH LOAN APPRAISAL FEE. | |
| ZTBL LITTLE SAVERS CLUB ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| FIRST CHEQUEBOOK | FREE |
| SILVER DEBIT CARD ON MAINTENANCE OF PKR 500,000 AVG QUARTERLY BALANCE IN ACCOUNT FOR 1ST YEAR ONLY | FREE |
| ZTBL ASAAN SAVING ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |

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|---|---|
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| ZTBL SENIOR CITIZEN ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| 1ST CHEQUEBOOK OF 25 LEAVES | FREE |
| ZTBL SILVER DEBIT CARD ON MAINTENANCE OF PKR 500,000 AVG QUARTERLY BALANCE FOR 1ST YEAR ONLY | FREE |
| LOCKERS (Subject to Availability) | 20% DISCOUNT ON ANNUAL RENT CHARGES |
| ZTBL BAKHT SAVING ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| CHEQUEBOOK | FREE 50 LEAVES CHEQUEBOOK ON AVG MONTHLY BALANCE OF PKR 100,000 |
| DEBIT CARD | FREE ZTBL SILVER DEBIT CARD ON AVG MONTHLY BALANCE OF PKR 200,000 |
| LOCKERS (Subject to Availability) | FREE LOCKER FACILITY ON AVG MONTHLY BALANCE OF PKR 500,000 |

at

| | |
|---|------|
| DUPLICATE ACCOUNT STATEMENT | FREE |
| ISSUANCE OF BANK CERTIFICATE FOR VISA | FREE |
| DISCOUNT ON LOCKER ISSUANCE FEE | 100% |
| DISCOUNT ON ZTBL LFA FOR AGRI LOAN | 100% |
| ZTBL SHANDAAR MAHANA AMDANI ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| FREE ZTBL SILVER DEBIT CARD ON MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 500,000 FOR 1ST YEAR ONLY. | |
| ZTBL PENSION SAVING ACCOUNT | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |
| FREE ZTBL SILVER DEBIT CARD ON MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 500,000 FOR 1ST YEAR ONLY. | |
| ZTBL@WORK | |
| CLEARING THROUGH NIFT | FREE |
| ONLINE CASH DEPOSIT WITHIN CITY | FREE |
| ONLINE CASH DEPOSIT INTERCITY | FREE |
| SMS ALERTS ON ADC TRANSACTIONS | FREE |
| *MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT | FREE |
| *DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES | |

| | |
|---|---|
| CHEQUEBOOK | FREE 50 LEAVES CHEQUEBOOK ON AVG QUARTERLY BALANCE OF PKR 50,000 |
| DEBIT CARD | FREE ZTBL SILVER DEBIT CARD ON AVG QUARTERLY BALANCE OF PKR 100,000 |
| LOCKERS (Subject to Availability) | ANNUAL RENT WAIVER ON SMALL LOCKER ON AVG QUARTERLY BALANCE OF PKR 500,000 ANNUAL RENT WAIVER ON MEDIUM/LARGE LOCKER ON AVG QUARTERLY BALANCE OF PKR 1,000,000 |
| ZARAI TERM DEPOSIT CERTIFICATE | |
| DEPOSITORS MAINTAINING MINIMUM INVESTMENT OF RS.2,00,000/-, AT LEAST FOR A PERIOD OF SIX MONTHS, WILL BE ELIGIBLE TO GET AGRI. LOAN FROM ZTBL WITHOUT ANY LOAN APPRAISAL FEE., PROVIDED OTHERWISE ELIGIBLE. | |
| ***Terms & conditions applied. | |

9) ONLINE & CLEARING (NIFT) CHARGES

| | |
|---|--------------------------|
| i) Online Cash Withdrawals Charges within City | Rs 100/- |
| ii) Online Cash Withdrawals Charges Inter City | Rs.100/- |
| iii) Online Account to Account Transfer Charges within City | Rs 100/- |
| iv) Online Account to Account Transfer Charges Inter City | Rs.100/- |
| v) Online Cash Deposit Within City | Free |
| vi) Online Cash Deposit Inter City | Free |
| vii) NIFT Clearing Charges within City | Free |
| viii) NIFT Clearing Charges Inter City | Rs.500/- |
| ix) Clearing Cheque Returned within City | Rs.100/- |
| x) Clearing Cheque Returned Inter City | Rs.350/- |
| xi) Special same day clearing through NIFT | Rs.400/- Flat/instrument |
| xii) Same day Clearing Returned charges through NIFT | Rs.400/- per instrument |

10) LOCKERS/KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

i)

| Type | Rent per Annum | Key Deposit |
|--------|----------------|-------------|
| Small | Rs.1,200/- | Rs.3,000/- |
| Medium | Rs.1,800/- | Rs.5,000/- |
| Large | Rs.2,500/- | Rs.7,000/- |

ii) Additional Rent Charges: 25% of applicable Annual Rent will be recovered after one month from due date.

| Type | Rate after one month from due date |
|--------|------------------------------------|
| Small | Rs.1,500/- |
| Medium | Rs.2,250/- |
| Large | Rs.3,125/- |

iii) Break Opening 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

OK

collection of items, all outstanding fee (with late payment fee) and break opening charges should be recovered before the contents are delivered.

11) CHARGES (CASH-IN-TRANSIT+BANK'S MARGIN) THAT THE BANK WILL CHARGE FOR THE SERVICES RENDERED ON PAYMENT OF PRIZE MONEY CLAIM AND FACE VALUE OF NATIONAL PRIZE BOND BY COMMERCIAL BANKS

i) CIT CHARGES (PRIZE BOND)

| Services | Date and Time | Charges |
|---|---|---|
| Collection of cash from ZTBL branches for delivery to their nominated bank branches or vice versa with in radius of 30 KMs. | As and when required during banking hours | Rs. 600/- per service up to an amount of Rs. One million plus Rs. 0.15 per thousand on amount in excess of Rs. One million. |
| Seal Charges | | PKR 25/- |

Service after banking hours and during holidays, services charges will be charged double after regular banking hours/weekends/public holidays, PKR 800/- Shipment night.

ii) Bank's commission/Service Charges: -

- a. Up to Rs.10,000 Rs.50/-
- b. 10,001 to 100,000 Rs.200/-
- c. 100001 to 500,000 Rs.600/-

12) SECP FEE STRUCTURE FOR ONLINE FACILITY FOR BANKS TO ACCESS INFORMATION ABOUT COMPANIES REGISTERED UNDER THE COMPANIES ACT, 2017

| Services | Private Company | Public Company |
|---|-----------------|----------------|
| Fee for accessing same information through online portal by Banks | Rs.1100/- | Rs.2000/- |

13) HOME REMITTANCES CHARGES ON ISSUANCE OF ENCASHMENT CERTIFICATE

| Product Type | Particulars | Charges |
|----------------------------------|--|-----------------------------------|
| Encashment Certificate | Within 3 months of the date of remittance received | Free |
| Encashment Certificate | Beyond 3 months of the date of remittance received | Flat Rs.300 + FED per certificate |
| Duplicate Encashment Certificate | Within one year of the date of remittance received | Flat Rs.300 + FED per certificate |
| Duplicate Encashment Certificate | Beyond one year of the date of remittance received | Flat Rs.600 + FED per certificate |

14) CHARGES FOR DIGITAL BANKING SERVICES

| Product Type | Particulars | Charges |
|--------------------------|-------------|-------------|
| ATM Card Issuance Fee | Silver Card | Rs. 800/- |
| ATM Card Issuance Fee | Gold Card | Rs. 1,500/- |
| ATM Card Renewal Fee | Silver Card | Rs. 800/- |
| ATM Card Renewal Fee | Gold Card | Rs. 1,500/- |
| ATM Card Replacement Fee | Silver Card | Rs. 800/- |
| ATM Card Replacement Fee | Gold Card | Rs. 1,500/- |
| ATM Card Activation | Silver Card | Free |

Handwritten signature/initials

| | | | |
|--|-------------|---|--|
| | Gold Card | | |
| ATM Cash Withdrawal | Silver Card | Own Bank ATMs (Up to 50K) | Free (As per regulator instruction) |
| | | 1Link member bank ATMs (Up to 50K) | Free |
| | Gold Card | Own Bank ATMs (Up to 100K) | Free (As per regulator instruction) |
| | | 1Link member bank ATMs (Up to 100K) | Free |
| ATM Receipt Fee | | Us on Them | Rs.2.5 per receipt, Fee will be charged if the customer required receipt of the transaction |
| Card less/Biometric Transaction | | Us-on-Us Only | Rs. 15.00 per transaction |
| 1-Link ID - Biometric ATM Transactions on 1-Link member banks | | 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 accounts 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. 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 | Up to Rs.25,000 per month per account/wallet is free After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instructions) |
| | Gold Card | Up to 500K | |
| Only Account Title Fetch | | | Rs. 1 per transaction (Since 1Link charges member banks) |
| Utility Bill Payments | | | |
| Bill Payment | Silver Card | | Free for customer |
| | Gold Card | | |
| Only Bill inquiry | | | Rs. 1 per transaction (Since 1Link charges member banks) |
| Tax Payment charges (ATM) | | Up to 100K | Free (As per regulator instruction) |
| | | 100K+ to 1M | |

| | | | |
|---|-------------|---|--|
| | | Above 1M | |
| Purchase (POS) | | | |
| Point of Sale transaction (POS) (Domestic) | Silver Card | Up to 50K | Free for customer |
| | Gold Card | Up to 100K | |
| Dispute Handling charges | | In case of Valid Claim | Free for customer |
| | | In case of an invalid Claim | Rs.10/- |
| SMS Alert Service Charges | | | |
| ADC Services transactions | | | Free (As per regulator instruction) |
| 1Link OTC Portal (Over The Counter) | | | |
| Bill Payments | | | Free (Account Holders / Non-Account Holders) Both |
| Funds Transfer Through 1LINK OTC to Other Bank (IBFT) | | | Free |
| Internet Banking | | | |
| Funds Transfer Through ATM to Other Bank (IBFT) | | From 0 to 10,000 | Free for IB register Users |
| | | From 10,001+ to 200,000 | |
| Only Account Title Fetch | | | |
| Utility Bill Payment | | | |
| Bill Inquiry on 1link BPS fee | | | |
| Mobile Top-up | | | |
| Tax Payment charges | | Up to 100K | Free (As per regulator instruction) |
| | | 100K+ to 1M | |
| | | Above 1M | |
| Mobile Banking | | | |
| Funds Transfer Through ATM to Other Bank (IBFT) | | From 0 to 10,000 | Free for MB register Users |
| | | From 10,001+ to 200,000 | |
| Only Account Title Fetch | | | |
| Utility Bill Payment | | | |
| Bill Inquiry on 1link BPS fee | | | Free for MB register Users |
| Mobile Top-up | | | |
| Tax Payment charges | | Up to 100K | Free (As per regulator instruction) |
| | | 100K+ to 1M | |
| | | Above 1M | |
| Accessibility of multiple accounts from a single Card (Silver & Gold) | | | |
| Additional Account Linking & Delinking on Single Card (Silver & Gold) | | Max. 03 account link including Default account. | Rs.400 per additional account |
| DIGITAL BANKING SERVICE CHARGES FOR ZTBL STAFF | | | |
| ATM Card Issuance Fee | Silver Card | Valid for 03 years | Rs. 800/- |
| ATM Card Issuance Fee | Gold Card | | Rs.1,500/- |
| ATM Card Renewal Fee | Silver Card | After 03 years | Rs.800/- |
| ATM Card Renewal Fee | Gold Card | | Rs.1,500/- |
| ATM Card Replacement Fee | Silver Card | On Customer request any time | Rs.800/- |
| ATM Card Replacement Fee | Gold Card | | Rs.1,500/- |
| ATM Card Activation | Silver Card | | Free |
| | Gold Card | | |
| ATM Cash Withdrawal | Silver Card | Own Bank ATMs (Up to 50K) | Free (As per regulator instruction) |
| | | 1Link member bank ATMs (Up to 50K) | Free |
| | Gold Card | Own Bank ATMs (Up to 100K) | Free (As per regulator instruction) |
| | | 1Link member bank ATMs (Up to 100K) | Free |
| ATM Receipt Fee | | Us on Them | Rs.2.5 per receipt, |

| | | | |
|---|-------------|---|--|
| | | | Fee will be charged if the customer required receipt of the transaction. |
| Cardless/Biometric Transaction | | Us-on-Us Only | Rs. 15.00 per transaction |
| 1-Link ID - Biometric ATM Transactions on 1-Link member banks | | 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 another bank account hold ZTBL ATMs) |
| 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 | Free | Free |
| | Gold Card | Free | Free |
| Funds Transfer Through ATM to Other Bank (IBFT) | Silver Card | Up to 200K | Up to Rs.25,000 per month per account/wallet is free |
| | Gold Card | Up to 500K | After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instruction) |
| Only Account Title Fetch | | | Rs. 1 per transaction (Since 1Link charges member banks) |
| Bill Payment | Silver Card | Free for customer | Free for customer |
| | Gold Card | | |
| Only Bill inquiry | | | Rs. 1 per transaction (Since 1Link charges member banks) |
| Tax Payment charges (ADC) | | Up to 100K | Free (As per regulator instruction) |
| | | 100K+ to 1M | |
| | | Above 1M | |
| SMS alerts | | ADC Services & Salary Credit. Transaction | Free (As per regulator instruction) |
| | | Over the Counter transactions | Rs. 300 per annum |
| Point of Sale transaction (POS) (Domestic) | Silver Card | Free for customer | Free for customer |
| | Gold Card | | |
| Dispute Handling charges | | In case of Valid Claim | Free for customer |
| | | In case of invalid Claim | Rs.10/- |
| 1Link OTC Portal (Over The Counter) | | | |
| Bill Payments | | | Free (Account Holders / Non-Account Holders) Both |
| Funds Transfer Through 1LINK OTC to Other Bank (IBFT) | | | Free |

| Accessibility of multiple accounts from a single Card (Silver & Gold)s | | |
|--|---|-------------------------------------|
| Additional Account Linking & Delinking on Single Card (Silver & Gold) | Max. 03 account link including Default account. | Rs.400 per additional account |
| Internet Banking | | |
| Funds Transfer Through ATM to Other Bank (IBFT) | From 0 to 10,000 From 10,001+ to 200,000 | Free for IB register Users |
| Only Account Title Fetch | | |
| Utility Bill Payment | | |
| Bill Inquiry on 1link BPS fee | | |
| Mobile Top-up | | |
| Tax Payment charges | Up to 100K | Free (As per regulator instruction) |
| Only Account Title Fetch | 100K+ to 1M | |
| | Above 1M | |
| Mobile Banking | | |
| Funds Transfer Through ATM to Other Bank (IBFT) | From 0 to 10,000 From 10,001+ to 200,000 | Free for MB register Users |
| Only Account Title Fetch | | |
| Utility Bill Payment | | |
| Bill Inquiry on 1link BPS fee | | |
| Mobile Top-up | | |
| Tax Payment charges | Up to 100K 100K+ to 1M Above 1M | Free (As per regulator instruction) |

(Note: All charges are exclusive of FED)

15) **SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM**

i) Lower value limit Rs.10,00,000/- and above.

| DAY | Transaction Time Windows | Per Transaction Charges (PKR) |
|------------------|--------------------------|-------------------------------|
| Monday to Friday | 9.00 AM to 1.30 PM | Rs.200/- |
| | 1.30 PM to 3.00 PM | Rs.300/- |
| | 3.00 PM to 4.00 PM | Rs.500/- |

ii) Lower value limit Rs.1,00,000/-.

| DAY | Transaction Time Windows | Per Transaction Charges (PKR) |
|------------------|--------------------------|-------------------------------|
| Monday to Friday | 9.00 AM to 4.30 PM | Rs.25/- |

NOTE

NIL Charges on RTGS transactions (In light of SBP Instructions vide PSD Circular No.2 of dated 18.03.2020, till further instructions of SBP).

16) **CREDIT CHARGES**

Following charges will also be recovered from the borrowers in addition to markup / return: -

- | | |
|-----------------------------------|----------|
| a. Documentation Charges | Rs.200/- |
| b. Loan Application/Appraisal fee | |
| - Loan up to Rs. 50,000/- | 1% |
| - Loan above Rs. 50,000/- | 2% |

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c. Postal/Courier Charges: -

| S.NO. | TYPES OF LOANS | RATE OF POSTAL/ COURIER CHARGES |
|-------|---|---------------------------------|
| 01. | Production Loans (KKS) | Rs. 500/- per annum |
| 02. | Development loans with tenure upto 5 Years | Rs. 1000/- |
| 03. | Development loans with tenure above 5 Years | Rs. 2000/- |

d. Renewal Fee;

- Under Kissan Khushhal Scheme(KKS) Rs.1000/-

e. e-CIB (CWR) Charges

Rs.50/- (per borrower)

17) REPOSSESSION / CONFISCATION CHARGES

a. Tractor(s)/Loader (s) / Any other Vehicle(s)

Up to Rs. 100,000/- or actual whichever is less excluding applicable taxes.

NOTE

01.In addition to above charges, all Government levies including Federal Excise Duty/Provincial Sales Tax on Services as per prevailing rates are applicable subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.

02.Free remittance facility through DD/PO/BC 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.

03.Online transfer of funds/encashment of cheques through Current Account has been exempted from Bank charges


