



January - June 2012

# Schedule of Charges

For more information or feedback on our services:

Call: 111 CALL US (+9221-111-225-587)

Email: [inquiry.pakistan@barclays.com](mailto:inquiry.pakistan@barclays.com)

Visit our website: [www.barclays.pk](http://www.barclays.pk)

Barclays Bank PLC is a public limited company, incorporated in Great Britain.

# Contents

S. No.	Particulars	Page Numbers
1.	Branch and Premier Banking	1-9
2.	Personal Instalment Loan Facility	10
3.	Business Instalment Loan Facility	11
4.	Mortgage	12
5.	Corporate	13-21

# Branch and Premier Banking

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Account Balance Requirement</b>			
Total Deposit Balance	<ul style="list-style-type: none"> <li>• Rs. 1 Million in CA; or</li> <li>• Rs. 2 Million in SA; or</li> <li>• Rs. 3 Million in TD; or</li> <li>• Rs. 3 Million total relationship balance; (Or equivalent in FCY for all of the above)</li> </ul>	Rs. 500,000/- (CASA) or Rs. 2,000,000/- total relationship balance or equivalent in FCY (Monthly membership fee will be charged as given on page 5)	Not Applicable
<b>Remittances</b>			
<b>Outward Remittance</b>			
<b>Telegraphic Transfer (TTs)</b>			
TT Processing Charges (FCY)	Charges per Telex/SWIFT message up to Rs. 1,000/-	Charges per Telex/SWIFT message up to Rs. 1,000/-	0.15% of the transaction amount or Min. £6 Max. £120/- or equivalent in PKR, plus charges per Telex/SWIFT message up to Rs. 1,000/-
Amendment to Original TT	Actual correspondent banking charges incurred	Actual correspondent banking charges incurred	Actual correspondent banking charges incurred
Cancellation of TT	£5/- or equivalent in PKR per TT, plus correspondent bank charges at cost. (Telex /communication cost shall be in addition to above)	£5/- or equivalent in PKR per TT, plus correspondent bank charges at cost. (Telex /communication cost shall be in addition to above)	£5/- or equivalent in PKR per TT, plus correspondent bank charges at cost. (Telex /communication cost shall be in addition to above)
In case of queries/investigations on behalf of customers, correspondent bank charges will be levied at actual.			
<b>Demand Drafts (DDs)</b>			
DD Processing Charges (FCY)	Free	Free	0.15% of the transaction amount or Min. £10, Max. £100/- or equivalent in other currency
LCY DDs Drawn on Local Correspondent Banks*	Free	Free	0.15% on the total value, Min. Rs. 1,000/-per DD, Max. Rs. 10,000/-
LCY DD Cancellation Charges	Rs. 300/-	Rs. 400/-	Rs. 500/-
FCY DD Cancellation Charges	Actual correspondent banking charges incurred	Actual correspondent banking charges incurred	Actual correspondent banking charges incurred
<b>Pay Orders</b>			
Issuance of Pay Order*	Free	Free	0.15% of the transaction amount or Min. Rs. 300/- each, Max. Rs. 1,000/-
Cancellation of Pay Order	Rs. 300/- each	Up to Rs. 400/- each	Rs. 500/- each

# Branch and Premier Banking

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Remittances</b>			
<b>Inward Remittances</b>			
If Proceeds of TT are Credited to an Account with Barclays	Nil	Nil	Nil
Correspondent Bank Charges, If Any	Actual Cost	Actual Cost	Actual Cost
Inward Remittance Received for Another Bank	TT (SWIFT)/PO/DD + courier charges	TT (SWIFT)/PO/DD + courier charges	TT (SWIFT)/PO/DD + courier charges
<b>Cheques Purchase/Collection</b>			
Cheques/ Demand Draft/TCs Sent on Collection	Rs. 1000/- plus postal charges at actual	Rs. 1000/- plus postal charges at actual	Rs. 1000/- plus postal charges at actual
Returned Cheques	Inward Rs. 500/- per instrument  (Correspondent charges will be levied at actual)	Inward Rs. 500/- per instrument  (Correspondent charges will be levied at actual)	Inward Rs. 500/- per instrument  (Correspondent charges will be levied at actual)
Returned Cheques (Counter)	Rs. 500/-	Rs. 500/-	Rs. 500/-
Inward Bill for Collection	TT (SWIFT)/PO/DD + courier charges	TT (SWIFT)/PO/DD + courier charges	TT (SWIFT)/PO/DD + courier charges
<b>Barclays Visa Debit/ATM Card</b>			
Basic Charge			
Annual Fee	Rs. 1,000/-	Rs. 750/-	Rs. 500/-
Card Replacement Fee	Rs. 300/-	Rs. 300/-	Rs. 300/-
Transaction Slip Retrieval Fee	Local Rs. 300/- & International Rs. 800/-		
Visa Arbitration Charges for Disputed Transactions	USD \$500 per case - Visa charge this fee as per Visa rules		

# Branch and Premier Banking

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Barclays Visa Debit/ATM Card</b>			
<b>Cash Withdrawal</b>			
Bank ATM Network	Free	Free	Free
Other Banks' ATM Network (Domestic)	Free	Free	Rs. 15/-
International ATM (VISA) Network	Rs. 300/- or 3% of FCY transaction amount whichever is higher. 3rd currency transactions will be first converted into USD by Visa at Visa daily Base II Settlement Rate. USD to PKR conversion rate will be charged as per open market forex conversion rates + 40 paisa per USD. In addition Rs. 150/- Cash Disbursement Fee will also be charged on each transaction.		
<b>POS Purchase Charges</b>			
International POS Transaction	Rs. 300/- or 3% of FCY transaction amount whichever is higher. 3rd currency transactions will be first converted into USD by Visa at Visa daily Base II Settlement Rate. USD to PKR conversion rate will be charged as per open market forex conversion rates + 40 paisa per USD.		
<b>Balance Inquiries</b>			
Barclays/1 Link ATM Networks	Free	Free	Free
MNet ATM Network	Free	Free	Rs. 5/-
Visa Member Bank ATM (Intl)	Rs. 100/- per inquiry	Rs. 100/- per inquiry	Rs. 100/- per inquiry
<b>** Visa Global Customer Assistance Services (GCAS) Fees</b>			
Lost and Stolen Card Report	USD \$50	USD \$50	USD \$50
Emergency Card Replacement Fee	USD \$300	USD \$300	USD \$275
Card Holder Inquiry Service/Visa Assistance Centre	USD \$10	USD \$10	USD \$10

## Legal Costs

Legal Costs (that is legal costs incurred, suffered, sustained or required to be paid by the bank to the legal counsel(s) on account of investigations, litigations etc., relating to customer's account/affairs) shall be charged at actual.

\* The charges applicable to students for payment of fee/dues in favour of educational institutions i.e., H.E.C./Universities/Educational Boards etc., would be 0.50% of transaction amount or Rs. 25/- per instrument whichever is lower.

\*\*Visa (GCAS) provides key emergency services on a global basis to customers travelling away from their home country. These fees will be charged to customer if Barclays receives customer's request through Visa GCAS.

- In addition to the charges above, all applicable Government levies including FED will also be recovered.

# Branch and Premier Banking

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Postal Charges</b>			
Refer to Postal Charges as given on page 20 in Corporate Section			
<b>Real Time Gross Settlement (RTGS) Charges</b>			
Refer to RTGS Charges as given on page 18 in Corporate Section			
<b>Fax Charges</b>			
Within City	Free	Free	Free
Within Pakistan	Free	Free	Free
Outside Pakistan	Free	Free	Free
<b>Cheque Book</b>			
Cheque Book Issuance	Free	First 25 Leaves Free	First 25 Leaves Free
Cheque Book Re-issuance	Free	Up to Rs. 3/- per Leaf (Min. 25 Leaves)	Rs. 5/- per Leaf (Min. 25 Leaves)
Counter (Emergency) Cheque Issuance Charges	Rs. 200/-	Rs. 200/-	Rs. 200/-
Starter Cheque Book Issuance (5 Leaves)	Rs. 300/-	Rs. 300/-	Rs. 300/-
<b>Locker Charges</b>			
Locker Rent per Year	<ul style="list-style-type: none"> <li>• Small: Rs. 2,000/-</li> <li>• Medium: Rs. 3,000/-</li> <li>• Large: Rs. 4,000/-</li> </ul>	<ul style="list-style-type: none"> <li>• Small: Rs. 2,000/-</li> <li>• Medium: Rs. 3,000/-</li> <li>• Large: Rs. 4,000/-</li> </ul>	<ul style="list-style-type: none"> <li>• Small: Rs. 2,000/-</li> <li>• Medium: Rs. 3,000/-</li> <li>• Large: Rs. 4,000/-</li> </ul>
Locker Late Payment Fee Charges	Rs. 300/- per month	Rs. 300/- per month	Rs. 300/- per month
Locker Breakage + Lock Replacement Charges	Actual	Actual	Actual
<b>Miscellaneous Charges</b>			
Low Minimum Balance Charges - Monthly*	Rs. 1,000/- or equivalent in FCY	Rs. 500/- or equivalent in FCY	Not Applicable
Standing Instruction Fees**	Rs. 150/- per instruction plus applicable Transaction Fee	Rs. 150/- per instruction plus applicable Transaction Fee	Rs. 300/- per instruction plus applicable Transaction Fee
Account Closing Charges (Applicable on Termination of Customer Relationship)	Not Applicable	Not Applicable	Not Applicable
Cash Deposit (Counter) FCY	Free	Free	Free
Cash Withdrawal (Counter)	Free	Free	Free
Cheque Deposit (Counter)	Free	Free	Free

\*Inclusive of FED.

\*\*Waived for execution of Standing Instruction for Bancassurance products.

# Branch and Premier Banking

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Miscellaneous Charges</b>			
Balance Certificate/Reference Letter	Free	Rs. 300/- per certificate	Rs. 500/- per certificate
Advices	Free	Free	Rs. 100/-
Membership Fee Monthly	NIL	Up to Rs. 1,000/-	NIL
Statements	Free	Free	Rs. 35/-
Copy of Paid Cheques/ Transaction Instruments Less Than 30 Days	Free	Up to Rs. 250/- per request	Rs. 300/- per request
Copy of Paid Cheques/ Transaction Instruments More Than 30 Days	Free	Up to Rs. 350/- per request	Rs. 500/- per request
Hold Mail Arrangements	Not offered	Not offered	Not offered
Tax/Duty Certificate Issuance Charges	Rs. 300/- per certificate	Rs. 300/- per certificate	Rs. 300/- per certificate
Excise Duty/Stamp Duty/Federal Provincial Government Levies Instituted from Time to Time	Applicable to all customers	Applicable to all customers	Applicable to all customers
Utility Bills Payment Over the Counter	Free	Free	Free
Same Day Clearing	Free	Free	Rs. 500/- Flat
Intercity Clearing	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
USD \$ Clearing	Rs. 100/- per instrument or equivalent in USD \$	Rs. 100/- per instrument or equivalent in USD \$	Rs. 100/- per instrument or equivalent in USD \$
Stop Payment of Cheques Per Instance	Free	Rs. 300/-	Rs. 500/-
Premier Lounge Charges	Rs. 500/- per additional guest	Rs. 500/- per additional guest	Not Applicable

## Basic Banking Account

Product Features	<ul style="list-style-type: none"> <li>• Minimum initial deposit Rs. 1,000/-</li> <li>• It will be non-remunerative account</li> <li>• No minimum balance requirement</li> <li>• Maximum two deposit transactions and two chequing withdrawals are allowed, free of charge, through cash/clearing per month</li> <li>• Unlimited free withdrawals from Barclays ATM. In case of other banks ATMs, 1-Link &amp; MNET charges will be recovered</li> <li>• Statement of account will be issued once a year without charges</li> <li>• First cheque book of 25 Leaves will be given free of charge</li> <li>• All services other than the above shall be charged as per the normal Barclays general banking charges. Clearing charges will be levied as per SOC</li> </ul>
------------------	---

# Branch and Premier Banking

## Pre-encashment Fees/Calculation

### Term Deposit

Any premature encashment of a term deposit shall be subject to the following:

1. Payment of profit as per the Applicable Rate.
2. Premature encashment cost/charge shall be determined as follows:

#### Applicable Rate of Profit:

The Applicable Rate of Profit to be paid to the depositor in case of premature encashment shall be calculated on the basis given as below. The Applicable Rate shall be the rate of profit prevailing at the date of accepting the said deposit or at the date of premature encashment, whichever is lower, and this Applicable Rate will be used for calculating profit for the period completed, till the date preceding the date of such early termination. The profit on the deposit will be accrued and paid up to the day preceding the date of such early termination.

Premature Encashment Cost/Charge shall be determined as follows:

#### A) For Local Currency Term Deposit:

- For Term Deposit Having a Tenure Equal to or Less Than One Year:

KIBOR\* - On the date of early termination, the charge of early termination will be calculated based on relevant KIBOR less Applicable Deposit Rate booked at the inception of Term Deposit. Relevant KIBOR will be the interpolated KIBOR for remaining terms of deposit. There will be no cost charged in case KIBOR (interpolated rate) for remaining tenor is less than the Applicable Deposit Rate.

- For Term Deposits Having a Tenure Greater Than One Year:

PKRV\*\* plus 2% per annum, on the date of early termination minus the Applicable Rate. The applicable PKRV\*\* plus 2% will be that of the remaining tenor (nearest quoted tenor) on the date of such early termination. There will be no cost charged in case PKRV (interpolated rate) for remaining tenor is less than the Applicable Deposit Rate.

\*The Cost/Charge for Early Termination will be Recovered from The Principal Amount of The Deposit or Accrued Profit Thereon

For deposits of 1-year and greater maturity: Any cost arising on account of incremental statutory reserve requirement due to pre-encashment of deposits will be added in Pre-encashment charges. Relevant KIBOR benchmark will be used to calculate the said cost.

#### B) For Foreign Currency Term Deposit:

Replacement cost will be calculated as the higher of two below-mentioned methods:

The difference between the rate of pre-encashed deposit and existing LIBOR\*\*\* of the relevant tenor.

The difference between the rate of pre-encashed deposit and existing Implied Swap Cost of the relevant tenor (available on Reuters' SBP page SBPK02 and SBPK03).

\*KIBOR Page on Reuters

\*\*PKRV Page on Reuters

\*\*\*LIBOR Page on Reuters

### Note:

1. The following accounts will be exempted from the minimum relationship balance charges:
  - a) Students
  - b) Mustahiqeen of Zakat
  - c) Employees of Government/Semi Govt. Institutions drawing for Salary/Pension purposes. (This includes widows/children of deceased employees eligible for family pension/benevolent grant)
  - d) Basic Banking Account holder
  - e) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh.
2. In case of insufficient funds in the Customer Account, the applicable charges will be deducted from other account(s) of that customer.
3. Bank will provide 6 monthly statements free of charge for regular accounts. Any additional request for statement issuance shall be subject to charges, as given on page 5.

# Branch and Premier Banking

## Barclays 'at work'

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Account Balance Requirement*</b>			
Total Deposit Balance	None	None	None
<b>Remittances</b>			
<b>Demand Drafts (DDs)</b>			
DD Processing Charges (FCY)	Free	Free	Free
LCY DDs Drawn on Local Correspondent Banks	Free	Free	Free
<b>Pay Orders</b>			
Issuance of Pay Order	Free	Free	Free
<b>Barclays Visa Debit/ATM Card</b>			
<b>Basic Charge</b>			
Card Issuance Fee	Free	Free	Free
Annual Fee	Free	Free	Free
Card Replacement Fee	Rs. 300/-	Rs. 300/-	Rs. 300/-
<b>Cash Withdrawal</b>			
Domestic ATM Networks	Free	Free	Free
<b>Balance Enquiries</b>			
Domestic ATM Networks	Free	Free	Free
<b>Cheque Book</b>			
Cheque Book Issuance	Free	Free First cheque book of 25 Leaves	Free First cheque book of 25 Leaves
Delivery of Cheque Book	Free	Free	Free

## Branch and Premier Banking

### Barclays 'at work'

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
Miscellaneous Charges			
Low Minimum Balance Charges-Monthly	Waived	Waived	Waived
Balance Certificate/Reference Letter	Free	Free	Free
Statements	Free	Free	Free

All charges excluding abovementioned will be charged as per SOC

- In addition to the charges above, all applicable Government levies including FED will also be recovered.

\*Based on the agreement with the company.

### Secured Overdraft

Service Charge Schedule	Barclays Premier	Premier Life	General Banking
ATM Card Issuance	Free	Free	Free

- All charges applicable as per Mass/Premier Life/Premier Segment.

### Bancassurance

Service Charge Schedule	
Child Education Plan/ Retirement Plan	Minimum Annual Premium of Rs. 24,000/- or more
Health Insurance	Up to Rs. 2,400/- per month
ATM Cash Insurance	Up to Rs. 600/- per month
Home/Travel Insurance	Up to Rs. 1,800/- per month

### Investments

All charges are applied by the asset management company, as disclosed on their Brochure, Websites and Terms and Conditions.

### Non Resident Pakistani (NRP)

All charges will be charged as per SOC.

Note:

1. In addition to the above, recovery of Courier/Postage/Telex/Fax/Cable Charges will also be made according to prescribed tariff (wherever applicable).
2. In addition to the charges above, all applicable Government levies will also be recovered including FED.

# Branch and Premier Banking

Business Account			
Service Charge Schedule	Barclays Premier	Premier Life	General Banking
<b>Account Balance Requirement</b>			
Total Deposit Balance	<ul style="list-style-type: none"> <li>• Rs. 1 Million in CA; or</li> <li>• Rs. 2 Million in SA; or</li> <li>• Rs. 3 Million in TD; or</li> <li>• Rs. 3 Million total relationship balance; (Or equivalent in FCY for all of the above)</li> </ul>	Rs. 500,000/- (CASA) or Rs. 2,000,000/- total relationship balance or equivalent in FCY (Monthly membership fee will be charged as given on page 5)	Not Applicable
<b>Remittances</b>			
<b>Demand Drafts (DDs)</b>			
DD Processing Charges (FCY)	Free	Free	Free
LCY DDs Drawn on Local Correspondent Banks	Free	Free	Free
<b>Pay Orders</b>			
Issuance of Pay Order	Free	Free	Free
<b>Barclays Visa Debit/ATM Card</b>			
<b>Basic Charge</b>			
Annual Fee	Free	Free	Free
<b>Cheque Book</b>			
Cheque Book Issuance	Free	Free First Cheque Book of 50 Leaves	Free First Cheque Book of 50 Leaves
<b>Miscellaneous Charges</b>			
Bank Statement	Free	Free	Free

All charges excluding abovementioned will be charged as per SOC.

## Personal Instalment Loan Facility

S. No.	Particulars	Charges
1.	Late Fees	Rs. 500/- per instance
2.	Prepayment Charges	5% on outstanding balance
3.	Cheque Return Charges	Rs. 500/- per instance
4.	Over the Counter Cash Payment Charges	Rs. 100/- per transaction
5.	Default Due to Lack of Funds on Standing Instructions	Rs. 500/- per instance
6.	Credit Insurance (Optional)	Up to 5% p.a. of the finance amount

Note:

In addition to the above:

1. Recovery of Courier/Postage/Telex/Fax/Cable Charges will also be made according to prescribed tariff (wherever applicable).
2. All applicable Government levies will also be recovered, however FED where applicable is included in the above charges.
3. Standing Instruction Charges are waived for those customers who are giving these instructions to repay their Personal Instalment Loan facility.

At present we are not offering the abovementioned finance facility. However the charges mentioned in respect thereof are applicable to our existing customers already availing the abovementioned facility.

## Business Instalment Loan Facility

S. No.	Particulars	Charges
1.	Late Fees	Rs. 500/- per instance
2.	Prepayment Charges	5% on the partial payoff amount
3.	Prepayment Charges (Full Payoff)	5% on outstanding balance
4.	Cheque Return Charges	Rs. 500/- per instance
5.	Over the Counter Cash Payment Charges	Rs. 100/- per transaction
6.	Default Due to Lack of Funds on Standing Instructions	Rs. 500/- per instance
7.	Credit Insurance (Optional)	Up to 5% p.a. of the finance amount

**Note:**

In addition to the above:

1. Recovery of Courier/Postage/Telex/Fax/Cable Charges will also be made according to prescribed tariff (wherever applicable).
2. All applicable Government levies will also be recovered, however FED where applicable is included in the above charges.
3. Standing Instruction Charges are waived for those customers who are giving these instructions to repay their Business Instalment Loan.

At present we are not offering the abovementioned finance facility. However the charges mentioned in respect thereof are applicable to our existing customers already availing the abovementioned facility.

# Mortgage

S. No.	Particulars	Charges
1.	Late Fees	Rs. 3,000/- per instance
2.	Prepayment Charges (Partial Payoff )	4% on the partial payoff amount
3.	Prepayment Charges (Full Payoff)	4% on outstanding balance regardless of the year of payoff
4.	Cheque Return Charges	Rs. 500/- per instance
5.	Over the Counter Cash Payment Charges	Rs. 100/- per transaction

**Note:**

In addition to the above:

1. Recovery of Courier/Postage/Telex/Fax/Cable Charges will also be made according to prescribed tariff (wherever applicable).
2. All applicable Government levies will also be recovered, however FED where applicable is included in the above charges.
3. Standing Instruction Charges are waived for those customers who are giving these instructions to repay their Mortgage Finance Facility amount.

At present we are not offering the abovementioned finance facility. However the charges mentioned in respect thereof are applicable to our existing customers already availing the abovementioned facility.

# Corporate

## IMPORTS

LC Opening Commission  
LC Amendments Commission  
Bills under LCs  
Endorsement/Certifications  
Import Payment Retirement Service Charges  
Import on Consignment (Contract) Basis  
Import Documents Handling  
Bills under Inland LC  
Confirmation Commission  
Usance Bills  
LC Cancellation Charges  
Credit Reports Charges

## EXPORTS

LC Advising/Amendments/Confirmation  
Export LC Transfer/Reimbursement  
Restricted Letter of Credit  
Collection  
NOC Issued/DOCS Transferred  
Freight Subsidy Processing  
Handling of Other Subsidy Applications  
Credit Report Charges

## (INLAND BILLS)

## GUARANTEES

Shipping Guarantees  
Other Guarantees  
Back to Back  
Legal Charges  
Expired Guarantee  
Service Charges for Claims by Beneficiary

# Corporate

IMPORT	
A. LC Opening Commission	0.50% for first qtr. or part thereof, 0.25% for each subsequent qtr. or part thereof. Min. Rs. 2,500/- (or as per arrangement with the customer)
B. Arrangement Fee	1.0% of the facility amount
C. LC under Suppliers/Buyers Credit and Deferred Payment LC for Period over One Year	As per arrangement with the customer
D. LC Amendment Commission	Rs. 1,000/- per amendment for amendments other than increase in amount or extension in period of shipment, if amendment involves increase or extension then will be charged as per 'A'
E. Discrepant Document under Letter of Credit	Rs. 2,500/- or equivalent per set of discrepant document
<p>Note: In the case of usance of import Bills, Bank to charge commission up to the rate of 0.2% per month with Min. Rs. 500/- for their period beyond the validity of the Letter of Credit. In other words, if the usance is covered by a Letter of Credit period for which commission as per (A) above has already been recovered, no extra commission up to the rate of 0.2% will be charged.</p>	
F. Endorsement/Certification Airway Bill Endorsement	Rs. 2,000/- flat
G. Import Payment Remittance Service Charges under LC, Contract, Open Account and Advance Payment	0.10% Min. Rs. 1500/-
H. Imports on Consignment (Contract) Basis a) Contract Registration Commission b) Contract Amendment Commission c) Document Received Against Contract	0.20% flat Min. Rs. 1,000/- per amendment, for amendment other than increase in amount and if amendment involves increase will be charged as per 'A' Rs. 1,000/- per amendment
I. Document Returned Unpaid under Inland Letter of Credit	Rs. 500/-
J. Confirmation Commission	Case to case basis

# Corporate

IMPORT	
K. LC Cancellation Charges	Rs. 1,500/- flat plus actual Telex Charges
L. Credit Reports Charges	Actual Cost plus Rs. 1,000/- Handling Charges
<p>Note:</p> <p>a) Collecting Agents Charges, if the collecting bank is another bank, will be charged extra.</p> <p>b) Telex/Phone Call charges will be extra, if status of the instrument is by Telex/Phone.</p>	
EXPORT	
A. LC Advising/Amendment/Confirmation 1) Advising 2) Amendments 3) Confirmation/Acceptance	Rs. 2,000/- Rs. 1,000/- Case to case basis or as per arrangement with correspondent bank
B. Export LC Transfer/Reimbursement 1) Transfer of Export LC 2) Reimbursement Payment to Other Banks from Non-Resident Rupee Account 3) Transfer of Export Proceeds to Other Banks	Rs. 1,500/- per transfer, plus applicable Telex/Courier Charges Min. Rs. 500/-  Commission @ 0.10%. Min. Rs. 1,000/-
C. Restricted Letter of Credit Collection of Export Proceeds Including Receipts of Advance Payments. 1) If the Documents are Sent to Other Local Banks for Negotiations under Restricted Letter of Credit.	0.10% in addition to applicable foreign exchange rate Min. Rs. 1,000/-
D. Collections Documentary Export Collection	Rs. 750/- per collection
E. Service Charges for Export Proceeds	0.13%
F. Documents/Drafts Returned Unpaid	Rs. 1,000/- flat
G. NOC Issuance/Document Transfer	Rs. 1,000/-
H. Freight Subsidy Processing	Rs. 80/- per case as per existing regulations

# Corporate

EXPORT	
I Handling of Other Subsidy Application (Duty Drawback & R&D)	Rs. 1,000/- per case
J. Credit Report Charges	Actual cost plus Rs. 1,000/- Handling Charges
Inland Letters of Credit (Local Sale)	
Inland Letters of Credit Negotiations of	
1) Sight Bill	As per prior written arrangement with customer
2) Usance Bill	As per prior written arrangement with customer
<p>Note: Mark-down if the bill is not paid on Maturity, for the overdue period (as per arrangements with customer)</p>	
3) Documentary Collection	0.20% collection commission. Min. Rs. 1,500/- to be recovered upon realisation of proceeds (or as per arrangement with the customer).
GUARANTEES	
A. Shipping Guarantees Guarantees Issued to Shipping Companies in Lieu of Bills of Lading	Rs. 2,000/- flat
OTHER GUARANTEES	
1) Guarantee Issuance	0.45% per qtr. or part thereof Min. Rs. 2,500/- per amendment or part thereof amount/period
2) Amendment Other Than Increase in Amount or Extension in Period	Rs. 1,500/- per amendment
3) Back to Back a) Guarantee Issuance	0.45% per qtr. or part thereof Min. USD \$250 per amendment or part thereof inclusive of Correspondence Charges or as per arrangement with correspondent bank.
b) Amendment Other Than an Increase in Amount or Extension in Period	USD \$40 flat Inclusive of Correspondence Charges.
Legal Charges	Actual
Service Charges for Claims by Beneficiary	Rs. 1,000/- flat plus out of pocket expenses

# Corporate

CASH SERVICE	
<p><b>A. Remittances (FCY)</b></p> <ol style="list-style-type: none"> <li>1. Foreign Currency Outward Remittance</li> <li>2. Demand Draft</li> <li>3. Inquiries Regarding Non-receipt of Funds</li> </ol>	<p>USD \$20 flat or equivalent in other currencies</p> <p>USD \$15 flat or equivalent in other currencies</p> <p>USD \$15 flat or equivalent in other currencies</p>
<p><b>B. Remittances (LCY)</b></p> <ol style="list-style-type: none"> <li>a) Pay Order</li> <li>b) Demand Draft (For Non Barclays Bank Locations)</li> <li>c) Inter-branch Transfer</li> <li>d) Postage on Drafts</li> <li>e) Through Partner Bank (PB) arrangements</li> </ol>	<p>Rs. 200/- per Pay Order</p> <p>0.10% or minimum Rs. 300/- per Demand Draft</p> <p>Rs. 50/-</p> <p>At actual</p> <p>Up to Rs. 2000/- per transaction or as per prior arrangements with clients and Partner Banks</p>
<p><b>C. Standing Instruction</b></p> <ol style="list-style-type: none"> <li>a) Standing Instructions Charges will be Recovered in Addition to Usual Charges on Remittances etc., If Any</li> </ol>	<p>Product Charges plus Rs. 500/- per instruction per month</p>
<p><b>D. Cheque Purchase</b></p> <ol style="list-style-type: none"> <li>1) Local Currency Outstation Cheques               <ol style="list-style-type: none"> <li>a) Annual Volume Less Than Rs. 15 Million (Per Customer)</li> <li>b) Annual Volume More Than Rs. 15 Million (Per Customer)</li> </ol> </li> <li>2) For Cheques Drawn on Banks (Other Than Barclays Bank) in Pakistan Where Barclays Bank has Branches</li> <li>3) For Cheques Drawn on Barclays Bank Branches in Pakistan.               <ol style="list-style-type: none"> <li>a) Draft/Clean Cheques Drawn on Barclays Bank</li> <li>b) Draft/Clean Cheques Drawn on Other Than Barclays Bank</li> </ol> </li> </ol>	<p>1.10% or Min. Rs. 400/-</p> <p>0.25% or Min. Rs. 300/-</p> <p>0.60% or Min. Rs. 500/-</p> <p>0.30% of the amount or Min. Rs. 250/-</p> <p>1.0% of the amount or Min. Rs. 500/-</p>
<p><b>E. Clearing</b></p> <ol style="list-style-type: none"> <li>a) Cheques Returned (Outgoing Clearing) or over the Counter. No Charge for Cheques Returned on the Basis of Signature Differences and Stop Payment</li> <li>b) Return Clearing Charges (Incoming Clearing), No Charge for Cheques Returned on the Basis of Signature Differences and Stop Payment</li> <li>c) Same Day Outgoing Clearing</li> </ol>	<p>Rs. 150/- flat</p> <p>Rs. 250/- flat</p> <p>Rs. 150/- per cheque</p>

# Corporate

CASH SERVICE	
<p>F. Collection</p> <p>1. Foreign Currency</p> <p>a) Cheques/Demand Draft/Dividend Warrant Sent on Collection</p> <p>b) Cheques/Demand Draft/Dividend Warrant Sent on Collection and Returned Unpaid</p>	<p>0.20% of the amount or Min. Rs. 500/- plus courier charges and Correspondent Bank charges at actual</p> <p>Rs. 500/- or USD \$10 per instrument</p>
<p>2. Local Currency</p> <p>a) Cheques/Demand Draft/Pay Orders Drawn on Barclays Branches</p> <p>b) Cash Collection</p> <p>c) Cheques/Demand Draft/Pay Orders Drawn on Other Banks</p> <p>d) Cheque Return Charges</p> <p>e) Customised Deposit Slip for Collections</p>	<p>Up to 0.20% of the amount or Min. Rs. 100/-</p> <p>Up to 0.45% of the amount or Min. Rs. 250/-</p> <p>Up to 0.30% of the amount or Min. Rs. 150/-</p> <p>Rs. 250/- per cheque</p> <p>Up to Rs. 500/- per pad (50 deposit slips)</p>
<p>G. Miscellaneous</p> <p>1. Issuance of Counter Cheque</p> <p>2. Issuance of Duplicate Proceed Certificate (with SBP Approval)</p> <p>3. Cancellation</p> <p>a) Cancellation of LCY Demand Draft/Pay Order</p> <p>b) Cancellation of FCY Demand Draft/Pay Order</p> <p>4. Stop Payment of Cheque Drawn on Us</p> <p>5. FCY Demand Draft Inquiries/Copy Request from Drawee Bank</p> <p>6. Real Time Gross Settlement* (RTGS) on amounts equal to and/or exceeding PKR 1 MM</p> <p>7. Legal Costs (that is legal costs incurred, suffered, sustained or required to be paid by the bank to the legal counsel(s) on account of investigations, litigations etc relating to customer's account/affairs)</p>	<p>Rs. 300/- per cheque</p> <p>Rs. 550/- flat</p> <p>Rs. 400/- per instrument</p> <p>USD \$15 or equivalent in Rupees</p> <p>Rs. 400/- per cheque</p> <p>USD \$15 or equivalent in other currencies</p> <p>Monday to Friday</p> <p>9:00 am to 2:00 pm 220/-</p> <p>2:00 pm to 3:30 pm 330/-</p> <p>3:30 pm to 4:30 pm 550/-</p> <p>Actual costs</p>
<p>H. Internet Front End (Commercial Internet Banking)</p> <p>1. Implementation Charges (One time)</p> <p>2. E-Token/Dongle</p> <p>3. Reporting Module (Statement View)</p> <p>4. Payment Initiation</p> <p>5. Interface Fee</p> <p>6. Corporate Cheque</p>	<p>Up to Rs. 45,000/- per customer</p> <p>Rs. 9,000/- per dongle</p> <p>Up to Rs. 5,000/- per month</p> <p>Up to Rs. 5,000/- per month</p> <p>Rs. 45,000/- per case</p> <p>Up to Rs. 50/- per instrument</p>
<p>I. Dividend Processing</p>	<p>Up to 1% on the value of dividend payout amount, minimum Rs. 50/- per Dividend Warrant</p>

\* Please check with the bank or your designated RM for transaction processing timelines within the relevant tiers and for any changes to SBP directives on the same.

# Corporate

CASH SERVICE	
J. General Banking Charges	
1. Balance Confirmation to Auditors	Rs. 250/-
2. Balance Confirmation Charges	Rs. 250/-
K. Escrow Services	As per prior written arrangement with the customer on a case to case basis.
1. Corporate Customer Salary Processing	Up to Rs. 200/- per employee
2. Cheque Book Issuance	
i) Corporate Cheque Book	Rs. 10/- per leaf
ii) Customised Cheque Book	Rs. 25/- per leaf
3. Withholding Tax Certificate	Rs. 75/- per certificate
4. Assistance Provided to Customers in Obtaining Regulatory Approvals for Outward Remittance	
i) Assistance to Customer in Seeking Specific Approvals from Regulator	Rs. 2,500/- per approval
ii) Assistance to Customers in Seeking Other Approval from Regulator	Rs. 250/- per case
5. Fax Charges	Local Rs. 100/-, Foreign Rs. 250/-
6. Duplicate Advice	Rs. 50/- per advice
7. Cash Pick up & Delivery (Security Company)	Up to Rs. 2,500/- per trip
8. Dedicated Courier Service Charges for Document/Papers Pick up & Delivery	Up to Rs. 2,500/- per month
OTHER SERVICES	
A. Term Finance Certificate	
1) Safekeeping Charges	1% per amendment
2) Registration Charges	0.25% per amendment Min. Rs. 1,250/-
3) For Registration Outside Karachi the Courier and Insurance Charges	Actual
4) Stamp Money	Actual
B. Sale and Purchase of Securities and Safe Custody	
1) Sales and Purchase of Securities	0.125% on the first Rs. 10,000/- of Purchase Price of Cost thereof 0.0626% on amount exceeding Rs. 10,000/-
Flotation A/C of Shares for Customers	0.5% the subscription amount subject to minimum amount of Rs. 100,000/- or as per agreement with the customer
i) Initial Public Offer	
ii) Right Shares Issuance	
<b>Note:</b> 1. These charges are in addition of Brokerage. 2. Commission is not to be recovered on purchase on newly Floated Securities, where it is payable by the Government, Government Agencies, and from the Subscribers to new Share Flotation. 3. When Order for Purchase or Sales of Securities are executed through the Bank's other Offices, all incidental expenses such as Postage, Insurance Charges, etc., incurred will be recovered in addition to the Commission/Brokerage charged.	

# Corporate

CASH SERVICE	
<b>C. Securities Services</b> Custodial Services offered to local and non-resident customers include the following as appropriate: (i) Settlement (ii) Safekeeping (iii) Income Collection & Distribution (iv) Corporate Action (v) Registration (vi) Foreign Exchange (in conformity with local regulations) Outward Fund Transfer Rs. 500/- (Securities Related Transaction)	
Transaction Fee	Based on Value/Volume
Safekeeping Charges, Stamp Duty, Legal Fees, Central Depository Company, Charges and Other Expenses	Based on Asset Value
Outward Funds Transfer (Securities Related Transaction)	USD \$0.15 per 100 Shares (payable in Pak Rupees)
<b>D. Miscellaneous</b>	
1) Stock Inspection of Customers	Actual
2) Market/Trade Checking Done on Behalf of Customers	Actual
3) Cash Access from Bank Via Third Party	Rs. 100/- per transaction for Bank Account
4) Bulk Utility Bills Management Services	Up to 1% or minimum Rs.50/- per bill
5) Retrieval of Documents	
a) Paid Cheque i) Within 1 Year ii) Between 1-3 Years iii) More Than 3 Years  b) Funds Transfer Documents i) Within 1 Year ii) Other Than 1 Year	Rs. 300/- per cheque Rs. 400/- per cheque Rs. 500/- per cheque  Rs. 300/- Rs. 400/-
6) Trust Receipt/LC Application/Counter Shipping Guarantee	Actual
<b>A. Local Mail (Ordinary) Within Pakistan</b> At Actual	
<b>B. Foreign Mail (Ordinary) Through Post Office</b> At Actual	
International Registered Mail	Actual
<b>C. Productwise Local/Foreign/Postal Charges</b> LC's LCR Rs. 50/-, Rs. 20/-, Any Bank Instrument - For USA Rs. 500/- Other than USA Rs. 25/-, Telegram Intend Rs. 30/-, Short Telex Charges Rs. 1000/-, Full Telex Charges Rs. 1000/-, Full Telex Charges/LC's Rs. 2000/-	

# Corporate

CASH SERVICE	
D. International Courier Service* International Courier Charges	Rs. 1500/- per document up to 500gm
(The Above Charges are Inclusive of Sales Tax)	
E. Courier Service within Pakistan* Domestic (Nationwide) (Next Day Delivery)	Rs. 100/- 500gm envelope
Local - Within City (Next Day Delivery)	Rs. 30/- 500gm envelope
F. Corporate Facilitation Service for International Cash Management Correspondence Charges	Rs.1,500/-
Solution Structuring & Implementation	Rs. 20,000/-
<p>All taxes, fees, penalties, (outside the scope of SBP, BPRD Circular No: 14 of 2006) assessments, levies charges including but not limited to holding charges or out of the pocket expenses, Excise Duties, Stamp Duties and any other Government of Pakistan/State Bank of Pakistan levies etc., now or hereafter levied in respect of or in connection with the services availed of by the customer at any time shall be payable by the customer and we shall accordingly debit your account in our books or demand from you all such charges or dues paid or payable by Bank to the relevant authorities.</p> <p>The above listed charges are the maximum amount that can be charged to any customer/obligor; however, Barclays Bank PLC, Pakistan at its sole discretion may waive charges or charge lesser amount in respect to all products/services including but not limited to Insurance Charges/Premiums Paid/Remitted to the concerned Underwriter(s)/Insurance Company(ies) as mentioned in the Schedule of Banks Charges to any particular customer/segment of customers subject to the conditions that Barclays Bank PLC, Pakistan shall have the right to charge an amount as disclosed above without giving any further notice.</p> <p>The Schedule of Charges as amended/revised from time to time, is subject to such Terms &amp; Conditions which are applicable to the banking services and financing facilities provided by Barclays Bank PLC, Pakistan.</p>	



Barclays Bank PLC is a public limited company, incorporated in Great Britain.