



بنك دبي الإسلامي
Dubai Islamic Bank
#ReadyForTheNew

Schedule of Bank Charges

January - June 2024



Dubai Islamic Bank Digital Banking

Mobile Banking Signup Process:



Download App from Google Play Store (Android) & App Store (iOS).



Sign up from Account Number or Card Number.



Give authentication details and get verified.



Set:

- ✓ Username ✓ Password
- ✓ Enter OTP
- ✓ Submit for registration





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GENERAL BANKING

Items	Charges
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REMITTANCES (FCY)

Inward

If own Bank (Home Remittances under PRI)	Free
If another Bank (Other than Home Remittance)	Free
Remittances where TT required (Other than Home Remittance)	\$3 plus Local SWIFT Charges
Home Remittances PRI	Free
EPRC Issuance charges against remittance transactions older than 1 year	Rs 500 + FED

Outward

Issuance of Foreign Currency Demand Draft (FDD)	0.1% Min \$15, Max \$25
Foreign Remittance Telex/SWIFT Charges - International	USD 20 for Wajaha Customers plus Swift Charges USD 30 for all Other Customers plus Swift Charges
Cancellation of FDD	USD 10 + postage/SWIFT if any
Stop Payment/Caution Marking of FDD	\$10+ SWIFT Charges
Duplicate FDD	Same as FDD issuance charges
Service Charges for issuance of EPRC against Advance Payment	Rs. 450/-

REMITTANCE (LCY)

DDs, MTs and TTs (within Bank network)	0.1%, Min Rs. 125/- Max: Rs. 5,000/-
DDs, MTs and TTs (outside Bank network)	0.1%, Min Rs. 600/- Max: Rs. 7,500/-
DDs, MTs and TTs against cash for Account Holders	0.2%, Min Rs. 250/- Max: Rs. 10,000/-
Telex/SWIFT Charges - Domestic	Rs. 500/-
Cancellation of DD	Rs. 250/-
Pay Order Issuance	Rs. 250/-
Pay Order in favor of Education Institutes	0.50% of fees/dues or PKR 25/- per instrument whichever is less (inclusive of FED)
Pay Order Issuance against Cash for Account Holders	Rs. 300/-
Cancellation of Pay Order	Rs. 400/-
Stop Payment/Caution Marking of DD, PO	Rs. 300/-
Revalidation of PO/DD	Rs. 50/- (Flat)
Issuance of Duplicate DD, PO	Rs. 300/-
CDR Issuance	Free
CDR Duplicate	Free
CDR Cancellation	Free

Note: Above charges are exclusive of Government Levies/ Duties. Correspondent charges where applicable are at actual.

OTHER TELEX/SWIFT CHARGES

Letter of Credit -Full Telex/SWIFT	Rs. 1,200/- or \$20
Letter of Credit - Short Telex / SWIFT Amendment by Telex / SWIFT	Rs. 600/- or \$15



GENERAL BANKING

Items	Charges
INTER-CITY TRANSACTIONS, CLEARING & COLLECTION	
USD clearing through NIFT	\$5 or equivalent
Same day clearing of high value instruments via NIFT	Rs. 500/-
Foreign bills sent for collection (FOBC)	0.12%, Min \$ 6, Max \$ 31.
Outward Bills for Collection Charges	Intercity Clearing (where NIFT is available) Rs. 100/- OBC Clearing (where NIFT is not available) Rs. 300/-
Inward Bills for Collection Charges (for correspondent Bank collection)	Rs. 400/- or \$ 5 per collection

INTER-BRANCH ONLINE TRANSACTIONS

Inter-city account to account transfer	Free
Cash/cheque deposit (within-city)	Free
Cash/cheque deposit (inter-city)	Free
Cash withdrawal (within-city)	Free
Cash withdrawal (inter-city)	Free

GENERAL BANKING

Issue of SBP/NBP cheque	Rs. 500/-	
Cheque Book issuance (same charges for all eventualities including loss of Cheque Book)	Rs. 19/- per leaf	
Cheque Book Issuance - FCY account (Per 25 leaves)	\$ 1.5	AED 5
	Euro 1.25	GBP 1
Customized / Specialized Cheque Book	Rs. 22/- per leaf	
Stop payment of Cheque / Lost Cheque Book	Rs. 600/- per instruction or max 1000	
Retrieval of paid cheque - Within 1 Year	Rs. 300/-	
Retrieval of paid cheque - After 1 Year	Rs. 600/-	
Cheque returned unpaid - Inward clearing	Rs.500/-	
Account Closure*	Rs.200/-or available balance whichever is lower	
Hold mail service	Rs. 2,000/- per year	
Service Charges for Reminder Letters	Rs. 100/-	
Statement of Account on ad hoc basis	Rs. 35/- per statement (inclusive of FED)	

ASAAN ACCOUNT

Asaan - Cheque Book	Rs. 15 per leaf
Asaan - Pay Orders	Rs. 150 per Pay Order
Asaan - Debit Card	Issuance: Rs. 750/- + FED Card Replacement: Rs.700/- + FED

All charges are exclusive of FED, FED applicable as per law

*NIL for BBA, Asaan, Asaan Remittance and Pensioner Accounts.
Student/Zakat Mustahkeen/Govt and Semi Govt employees are exempted from account closing charges.

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GENERAL BANKING

Items	Charges	
ITMENAAAN ACCOUNT	Tier-1	Tier-2
Deposit	25,000	100,000

FREE SERVICES

Cheque Book	Free	Free
Payorder (LCY)	Free*	Free
Demand Drafts (LCY)	As per SOC	Free
Intercity Same Day Clearing		Free
SMS Alerts Service		Free
Silver UnionPay Debit Card		Free
Statement of Account		Free
Certificates & Report		Free
Online Banking		Free

*3 Payorders per month

Note:

Above mentioned month to date average deposit balance requirement has to be met to be eligible for the free services.

Monthly charge of Silver UnionPay Debit Card is applicable Rs. 90 if the required balance is not met

STANDING INSTRUCTIONS

Standing Instruction Charges per transaction (LCY)	Rs. 250/-
Standing Instruction Charges per transaction (FCY)	US\$ 5 per transaction
Amendment	Rs. 100/-

LOCKER FACILITY

One time security deposit	Rs. 5,000/-
Small - Annual Fee	Rs. 5,000/-
Medium - Annual Fee	Rs. 6,000/-
Large - Annual Fee	Rs. 7,500/-
Lockers - Late Payment Charge per Month**	Rs. 100/-
Breakage Charges per Locker	Rs. 5,000/-****

CASH PICK UP & DEPOSIT

Shipment charges	As per agreed terms
Vault charges if availed	As per agreed terms

Note: Charges also to apply on customers availing cash manager account (Current/Savings) but not maintaining minimum requirements

ATM / DEBIT CARD

VISA Debit Card Annual Fee	Aayan	Signature
	Rs. 3,000/-	Rs. 15,000/-
UnionPay EMV Debit Card	Silver	Gold
	Rs. 1,700/-	Rs. 2,000/-
Pay Pak*	Issuance Fee	Card Replacement Fee
	Rs.925/-+ FED	Rs.700/- +FED

On DIBPL ATMs

ATM Balance inquiry	Free	ATM Mini-statement	Free
ATM cash withdrawal	Free	Statement of Account Request through ATM	Free
ATM Access Fee	Rs.600		

On Local Shared Network ATMs

ATM Balance Inquiry	1 Link: Rs. 3.0/-
ATM cash withdrawal	Rs. 23.44/-
Receipt on ATM cash withdrawal/Balance Inquiry***	Rs. 2.5/-

Note:

All charges are exclusive of FED, Supplementary cards are not offered by the Bank.

* For Asaan & Employee Banking(DIB Connect) customers, check relevant sections

** To be Deposited in the Charity Fund

*** Charges Applicable on all Off-Us ATM Transactions once service is enabled by respective Banks

**** Rs.5,000 per locker or actual cost, whichever is higher

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GENERAL BANKING

Items	Charges
International Cash Withdrawal and POS Transactions	
Cash Withdrawal	4.0% per transaction or actual cost to the bank due to rupee dollar parity. In addition to this, all applicable taxes at the prevailing rate notified by government will apply.
Balance Inquiry	PKR 250/- per enquiry
Document/Transaction Retrieval Charges	PKR 1,000/- per document/transaction
POS & Internet Purchase	4.0% per transaction or actual cost to the bank due to rupee dollar parity. In addition to this, all applicable taxes at the prevailing rate notified by government will apply.
ATM/Debit Card Miscellaneous	
Debit Card Replacement charges - Visa (Ayan & Signature)	Rs. 900/-
Debit Card Replacement charges - UnionPay (Silver & Gold)	Rs. 900/-

REPORTS & CERTIFICATES

Any type of Certificate issued regarding business dealing with the Bank	Rs. 300/- per certificate
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FOREIGN EXCHANGE PERMITS

Initial Remittance	Rs. 1,200/- per certificate
Subsequent Remittances	Rs. 500/- per certificate

COURIER & OTHER MISCELLANEOUS

Telegram Charges	At actual
Courier Inland	Rs. 100/-
Courier Foreign	Rs. 1,500 or actual (whichever is higher)
Telephone Charges	Rs. 200/-
Fax Charges	Rs. 200/-
Stamp paper	At actual
Brinks charges where applicable	At actual
Return Mail charges	Rs. 50/-

SMS BANKING PUSH/PULL SERVICES

Consumer Asset Accounts (Auto/ Home)		Upto Rs. 100/- per month
Consumer Retail Accounts (Individual Accounts)	Per month	Rs. 150/-
	Half yearly*	Rs. 900/-
	Yearly*	Rs. 1,800/-
Company Accounts		Upto Rs. 600/-per month

* SMS Alerts on all ADC Channels/Products are free of charge

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GENERAL BANKING

Items	Charges	Items	Charges
INTERNET BANKING / MOBILE BANKING			
Mini-statement	Free	Funds Transfer (Intra-Bank)	Free
SWIFT Remittance Request	\$20	Utility Bill Payment/Mobile Top-up	Free
Standing Instructions (All forms of Bill Payments) One Time Setup/Amendment Charges	25	Standing Instructions (All forms of Funds Transfer) One Time Setup/Amendment Charges*	50
Cheque Book Issuance Request	Free	Request for Issuance of PO / DD	Free
Book Fixed Deposits	Free	Standing Instructions Failure	Free

GENERAL BANKING

Items	Charges
INTER BANK FUND TRANSFER FACILITY (IBFT)*	
Internet Banking/ Mobile App	0.1 % of the transactions amount or Rs. 200/-whichever is lower for amount exceeding Rs. 25,000 in a month
ATM	

Note: All Charges are inclusive of FED & Switch Charges, FED applicable as per law. Charges apply to All Scheme Cards as per product classification.

* Any other applicable charges including Tax will be levied additionally.

BASIC BANKING ACCOUNT

2 deposit transactions and 2 chequing withdrawals are allowed, free of charge. However, any subsequent deposit or withdrawal transaction will be charged at Rs. 100/- per transaction.

INVESTOR PORTFOLIO SECURITIES ACCOUNT (IPS)

Holding charges per annum	0.25% of Investment Amount, Min: Rs. 2,500/- Max: Rs. 5,000/-
Ad Hoc Account Statement	Rs. 100/- each
Transaction Charges (Sale/Purchase)	Rs. 500/- per transaction
Security Movement	Rs. 500/- per transaction

RTGS

	Days	Transaction Time Windows	Per Transaction Charges (PKR) SBP	DIBPL Charges
3rd Party Fund Transfers Through PRISM System (RTGS)	Monday to Friday	9:00AM to 2:00 PM	200/-	Free
		2:01 PM to 3:00 PM	300/-	Free
		3:01 PM to 4:30 PM	500/-	Free

DIBPL - DOMESTIC MONEY TRANSFER

Transaction Slabs	Charges*	Transaction Slabs	Charges*
Rs. 1/- - 1000/-	Rs. 60/-	Rs. 1001/- - 2500/-	Rs. 120/-
Rs. 2,501/- - 4,000/-	Rs. 170/-	Rs. 4,001/- - 6,000/-	Rs. 240/-
Rs. 6,001/- - 8,000/-	Rs. 290/-	Rs. 8,001/- - 10000/-	Rs. 350/-
Rs. 10,001/- - 13,000/-	Rs. 375/-	Rs. 13,001/- - 15,000/-	Rs. 400/-

* Inclusive of 16% Federal Excise Duty

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DIGITAL WALLET

Items	Charges	
Bill Payment	Free	
Air Time Top Up	Free	
IBFT Send	45	
Wallet to Wallet	Free	
New Card	700	
Card Renewal	650	
Annual Debit Card Fee	450	
Virtual Card	Time Based - Reloadable	Litm Based - Non Re-loadable
	Rs.200 for Expiry upto 1 week; Rs.250 for Expiry upto 1 month; Rs.350 for Expiry upto 3 months; Rs.450 for Expiry upto 6 months; Rs.550 for Expiry upto 1 Year.	Rs.75 for upto Rs.3,000 limit; Rs.150 for upto Rs.5,000 limit; Rs.275 for upto Rs.15,000 limit; Rs.350 for upto Rs.30,000 limit; Rs.450 for upto Rs.50,000 limit;
Internatinal Usage Charges	Upto 3% of the transaction amount including cross border transaction fee as per UnionPay International	
Wallet to Other Wallet	35	
Card Replacement Fees	650	
Cash Withdrawl 1 Link	18.75	
Wallet to CNIC	35	
NIC to Wallet	Free	
Wallet to Bank Account	Free	
International Home Remittance	Free	
EWA Transactions	400	
Cash In	25	
Cash Out	25	
Virtual Card New Issuance	200	
Virtual Card Renewal /Annual	150	
DIBPL Bill Payment Services through Third party Payment Service Providers	Up to 10K= PKR 20 10k+ to 250k= PKR 75 250k+ to 1M= PKR 100 1M+ = PKR 200	

ROSHAN DIGITAL PAKISTAN

Items	Charges
Cheque Book Issuance	Free
Debit Cards Issuance	Free
Home Remittance in PKR Account:	20 SAR equivalent PKR charge for Home Remittance received via Exchange Company (applicable for amount equivalent to 100\$ or above)
Supplementary Card Issuance	As per SOC
Cheque Book & ATM Courier	First Time Free*
RTGS	Free
Outward Remittance	Free
Pay Order	Free

Charges Se Azaadi

اطمینان
Itmēnaan
Charges Se Azaadi

Johara

Exclusive Banking Service for Ladies

جوہرا
Johara

Senior Citizen Account

Specially designed to cater to the needs of senior citizens, widows and pensioners

Shedule of Charges

January -June 2024

Itmnaan Account		
Items	Charges	
Itmnaan Account	Tier-1	Tier-2
Deposit	25,000	100,000
FREE SERVICES		
Cheque Book	Free	Free
Payorder (LCY)	Free*	Free
Demand Drafts (LCY)	As per SOC	Free
Intercity Same Day Clearing		Free
SMS Alerts Service		Free*
Silver UnionPay Debit Card		Free
Statement of Account		Free
Certificates & Report		Free
Online Banking		Free

*3 Payorders per month

Note:

Above mentioned month to date average deposit balance requirement has to be met to be eligible for the free services.

*Monthly Charge of Silver UnionPay Debit Card is applicable Rs 90 if the required balance is not met

جوہرا جوهرا

Johara Account	
Services Offered	Charges
Cheque Book	Free*
Locker	50% Waiver**
Online Banking	Free
E-Statement	Free

* First cheque book of twenty five leaves

**Small locker for first year, Subject to Availability

Senior
Citizen Account

Senior Citizen Account	
Services Offered	Charges
Cheque Book	Free*
Silver/Classic Debit Card	Free**
Online Banking	Free
E-Statement	Free
SMS Alerts	Free

*First cheque book of twenty five leaves

**Free for First year

Dubai Islamic
Muaawin

Muaawin Account	
Services Offered	Charges
Cheque Book	Free
Debit Card (PayPak/Unionpay)	Free (first debit card)
SMS Alert	Free
Small Locker	Free (first year annual fee)

Shedule of Charges

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WAJAHA	SIGNATURE	NRPP
Deposit	3M Checking / 6M Overall Monthly Average Balance	1M Checking / 3M Overall Monthly Average Balance
Auto Finance	2.5 M & Above	—
Home Finance	15M & Above	—
Personal Finance	1M and Above	—
Exclusive Services	Free VISA Signature Debit Card	—
Banca Takaful Criteria	1M and Above	—

BRANCH BANKING SERVICES

Cheque Book Issuance (Charges the same for all eventualities including loss of cheque book)	FREE
Stop payment of cheque	Free
Charges of cheque returned unpaid	Free
DDs, MTs and TTs (Within Network)	Free
DDs, MTs and TTs against Cash for Account Holder	Free
Telex/SWIFT Charges - Domestic	Free
Pay Order Issuance from account	Free
Stop Payment/Caution Marking of DD, PO	Free
Issuance of foreign currency duplicate demand draft (FDD)	Free
Cancellation of FDD	Free
USD clearing through NIFT	Rs.250/
Same day clearing of high value instruments via NIFT	Rs.250/
Standing Instructions Charges per Transaction	Free
Statement of Account (On ad hoc basis)	Free
Confirmation of balance to auditors	Free
Profit and Tax Certificate	Free
Balance Confirmation Certificate	Free
Zakat Certificates	Free
Issuance of Foreign Currency Demand Draft (FDD)	Free
Cancellation of FDD	Free
Stop Payment/Caution Marking of FDD	Free
Duplicate FDD	Free
Service Charges for issuance of EPRC against Advance Payment	Free
Issuance of Foreign Currency Demand Draft (FDD)	Free
Issue of SBP/NBP cheque	Free
Cheque Book Issuance - FCY account (Per 25 leaves)	Free
Stop payment of Cheque / Lost Cheque Book	Free
Retrieval of paid cheque - Within 1 Year	Free
Retrieval of paid cheque - After 1 Year	Free
Service Charges for Reminder Letters	Free
Statement of Account on ad hoc basis	Free
Standing Instruction Charges per transaction (LCY)	Free
Standing Instruction Charges per transaction (FCY)	Free

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Correspondent charges where applicable are at actual.



Shedule of Charges

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AAYAN	AAYAN
Deposit	PKR. 250,000 CASA or 1M Overall Monthly Average Balance
Auto Finance	1.5M & Above
Home Finance	5M & Above
Personal Finance	100k & Above

BRANCH BANKING SERVICES	AAYAN
Aayan Visa Debit Card	Free
Cheque Book	Free
Payorders	Free
Statement of Account (On ad hoc basis)	Free

*Free Cheque Book, Up to 5 free Payorders per month and free Statement of Account (On ad hoc basis) will be applicable upon maintaining CASA PKR 250,000

SERVICE FEE	AAYAN
Service Fee (Membership Fee)	500

25% Processing & Verification fee waiver on Consumer Finance Products upon maintaining applicable customer categories for last three months.

Note:

All required deposit thresholds are on Common/General Mudarbah Pool based relationship.

Service Fee (Membership Fee) will be applicable on monthly basis in case above mentioned Deposit, Financing or Bancassurance thresholds are not met.

Consumer Finance thresholds mentioned above are on outstanding basis.

ENTITY SEGMENT	Tier-1	Tier-2
CASA Deposit	1M Checking Monthly Average Balance	10M Checking Monthly Average Balance

BRANCH BANKING SERVICES		
Cheque Book	Free	Free
Payorders	Free	Free
Corporate Internet Banking	As per SOC	Free*
Same Day Clearing		Free

*Installation, Initial Training & Transaction View



**Expertise You Need,
Service You Deserve!**



Own Your Dream Home
The Islamic Way

Dubai Islamic
HOME FINANCE



Shari'a Compliant Personal Finance
Unsecured / Secured



Dubai Islamic
Personal
FINANCE



Dubai Islamic **SECURED**
PERSONAL
FINANCE



CONSUMER FINANCE

Items	Charges
HOME FINANCE	
Application Processing Charges	Upto Rs. 25,000/-
Overseas Pakistani - Application Processing Charges	Upto Rs. 50,000/-
Property Appraisal Charges	At actual / Upto Rs. 5,000/-
Legal Charges	At actual / Upto Rs. 10,000/-
Income Estimation Charges	At actual / Upto Rs. 10,000/-
Title Documents Verification Charges	At actual / Upto Rs. 10,000/-
Property Takaful Charges	As per the rate quoted by the Takaful Company
Cheque Return Charges	Upto Rs. 1,000/-
Late Payment Charges*	Upto 20% of the monthly rent overdue
In case of Early Settlement	Purchase price to be calculated as per following formula: Outstanding fixed rental + accrued and unpaid Variable Rental + accrued and unpaid supplementary rental (if any) + a sum equal to a maximum of 20% of the outstanding fixed rental
In case of Partial Settlement	Purchase price to be calculated as per following formula: Partial settlement Portion of the outstanding fixed rental + accrued and unpaid Variable Rental + accrued and unpaid Supplementary Rental (if any) + a sum equal to a maximum of 5% of the Outstanding Fixed Rental
Partial Settlement Processing Charges	Upto Rs. 5,000/-
Finance Enhancement Processing Charges	Upto Rs. 10,200/-
Asset Repossession Charges	At Actual
Duplicate Payment Schedule Issuance Charges	Rs. 1,000/-
Document Retrieval Charges	Rs. 1,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Request for change In Financing Tenor	Upto Rs. 10,000/-
Product Switching Charges to Relevant KIBOR**	Upto Rs. 40,000/-
Cash / Cheque Pick-up charges	Cash Pick-up: Rs. 2,000/- and Cheque Pick-up: Rs. 1,000/-
Roshan Apna Ghar (RAG) Processing Charges	4000/- + FED
Roshan Apna Ghar (RAG) Partial Settlement Year 1	1% of the Outstanding Principal Amount
Roshan Apna Ghar (RAG) Partial Settlement Year 2 onwards	Not Applicable

* Late payment charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

** To be included in the subsequent first rental after execution of product switching request



CONSUMER FINANCE

Items	Charges
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BUSINESS FINANCE

Application Processing Charges	Upto Rs. 20,000/-
Property Appraisal Charges	At actual / Upto Rs. 5,000/-
Legal Charges	At actual / Upto Rs. 10,000/-
Income Estimation Charges	At actual / Upto Rs. 10,000/-
Title Documents Verification Charges	At actual / Upto Rs. 10,000/-
Property Takaful Charges	As per the rate quoted by the Takaful Company
Cheque Return Charges	Upto Rs. 1,000/-
Late Payment Charges*	Upto 20% of the monthly rent overdue
In case of Early Settlement	Purchase price to be calculated as per following formula: Outstanding Fixed Rental + accrued and unpaid Variable Rental + accrued and unpaid Supplementary Rental (if any) + a sum equal to a maximum of 20% of the Outstanding Fixed Rental
In case of Partial Settlement	Purchase price to be calculated as per following formula: Partial settlement Portion of the outstanding fixed rental + accrued and unpaid Variable Rental + accrued and unpaid Supplementary Rental (if any) + a sum equal to a maximum of 5% of the Outstanding Fixed Rental
Partial Settlement Processing Charges	Upto Rs. 5,000/-
Finance Enhancement Processing Charges	Upto Rs. 10,200/-
Asset Repossession Charges	At Actual
Duplicate Payment Schedule Issuance Charge	Rs. 1,000/-
Document Retrieval Charges	Rs. 1,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Request for change in Financing Tenor	Upto Rs. 10,000/-
Product Switching Charges to Relevant KIBOR**	Upto Rs. 40,000/-
Cash / Cheque Pick-up Charges	Cash Pick-up: Rs. 2,000/- & Cheque Pick-up: Rs. 1,000/-

* Late payment charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

** To be included in the subsequent first rental after execution of product switching request

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CONSUMER FINANCE

Items	Charges
AUTO FINANCE	
Cancellation Charges	Upto Rs.5000/-
Processing Charges*	Upto 10% of the value of financed vehicle
Minimum Financing Value of Vehicle	Rs. 150,000/-
Vehicle Valuation Charges	At Actual / Upto Rs. 10,000/-
Upfront Tracker Fee	Upto Rs. 22,000/- (inclusive of FED)
Monthly Tracker Management Fee	Upto Rs. 2,500/- (inclusive of FED)
Cheque Return Charges	Upto Rs. 1,000/-
Cheque / Cash Pick-up Charges	Upto Rs. 1,000/-
Late Payment Charge*	Upto 20% of the monthly rent overdue
Insurance/Takaful Charges	As per the rate quoted by the Insurance/Takaful Company
In case of Early settlement	Purchase price to be calculated as per following formula: Outstanding Fixed Rental + accrued and unpaid Variable Rental + accrued and unpaid Supplementary Rental(if any) + a sum equal to a maximum of 20% of the Outstanding Fixed Rental
In case of Partial Settlement	Purchase price to be calculated as per following formula: Partial Amount + a sum equal to a maximum of 8% of the Partial Amount
Partial Settlement Charges	First Partial Payment : Rs. 1,000/- + F.E.D. Second Partial Payment : Rs. 2,500/- + F.E.D.
Vehicle Repossession Charges	At Actual / Upto Rs. 75,000/-
Registration Service Fee**	At Actual / Upto Rs. 20,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Income Estimation Charges	At Actual / Upto Rs. 10,000/-
Documents Retrieval Charges	Rs. 1,000/-
Monthly Tracker fee after maturity/ settlement of the finance	Rs. 2,000/- per month after finance maturity date
Re-Issuance of NOC	Upto Rs. 1,000/-
Changes in PO after approval	Upto Rs. 2,000/-

* Late Payment Charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

** Over and above the charges imposed by Excise & Taxation dept. for the registration of vehicles.

FLEET FINANCE

Processing Charges	Upto 10% of the Value of the finance vehicle / 0.1% of the limit assigned
Vehicle Valuation Charges	Upto 7% of Vehicle Price
Late Payment Charges*	Upto Rs. 30% of the monthly rent overdue
Early Settlement Charges	Purchase price to be calculated as per following formula: Outstanding Fixed Rental + Accrued and unpaid variable rental + Accrued and unpaid Supplementary rental (if any) + a sum equal to a maximum of 20% of the Outstanding Fixed Rental
Registration Service Fee**	Upto Rs. 20,000/-
Insurance/Takaful Charges	As per the rate quoted by the Insurance/Takaful Company
Fleet repossession charges	Upto Rs. 150,000/-

* In case of cancellation after case approval, all charges will be refunded except processing charges at actual.

** Late Payment Charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

*** Over and above the charges imposed by Excise & Taxation dept. for the registration of vehicles.



CONSUMER FINANCE

Items	Charges
CONSUMER DURABLE FINANCE	
Processing Charges	Upto Rs. 4,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Income Estimation Charges	Upto Rs. 5,000/-
Cheque Return Charges	Upto Rs. 1,000/-
Cheque / Cash Pick-up Charges	Cash pick-up Rs 2,000/- Cheque pick up Rs 1,000/-
Late Payment Charge	Upto 35% of monthly installment overdue
Duplicate payment Schedule Issuance Charges	Rs. 1,000/-
Documents Retrieval Charges	Rs. 1,000/-

UNSECURED PERSONAL FINANCE

Items	Charges
Processing Charges	Rs. 5,000/- + FED

SECURED PERSONAL FINANCE

Items	Charges
Processing Fee (inclusive of stamp duty)	Up to 500,000 - Rs. 5,000 500,001-1,000,000 - Rs. 7,500 1,000,001-1,500,000 - Rs. 10,000 1,500,001-2,000,000 - Rs. 15,000 Above 2,000,000 - Rs. 20,000
Minimum Financing Value of Vehicle	Rs. 100,000/-
Vehicle Valuation Charges	At Actual/ Upto Rs.10,000/-
Upfron Tracker Fee	Upto Rs. 22,000/- (Inclusive of FED)
Monthly Tracker Management Fee	Upto Rs. 2,500/- (Inclusive of FED)
Cheque Return Charges	Upto Rs. 1,000/-
Cheque/ Cash Pick-up Charges	Upto Rs. 1,000/-
Late Payment Charges*	Upto 20% of the monthly rent overdue
Insurance/ Takaful Charges	as per the rate quoted by the insurance/ Takaful Company
Vehicle Repossession Charges	At Actual/ Upto Rs.75,000/-
Income Estimation Charges	At Actual/ Upto Rs. 10,000/-
Documents Retrieval Charges	Rs. 1,000/-
Monthly Tracker fee after maturity/ Settlement of the finance	Rs. 2,000/- per month after finance maturity date
Re-issuance of NOC	Upto Rs. 1,000/-
Charges in PO after approval	Upto Rs. 2,000/-

Shedule of Charges

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CONSUMER FINANCE

Items	Charges
SECURED PERSONAL FINANCE	
In case of Early Settlement	Purchase price to be calculated as per following formula: Outstanding Fixed Rental + accrued and unpaid Variable Rental + accrued and unpaid Supplementary Rental (if any) + a sum equal to a maximum of 20% of the Outstanding Fixed Rental.
In case of Partial Settlement	Purchase price to be calculated as per following formula : Partial Amount + a sum equal to a maximum of 8% of the Partial Amount.
Partial Settlement Charges	First Partial Payment : Rs. 1,000/- +FED Second Partial Payment: Rs. 2500/-+FED

*Late Payment Charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

CONSUMER FINANCE

Items	Charges
AUTO LEASING	
Processing Charges	Upto 10% of the value of financed vehicle
Application Login Charges	Upto Rs. 1,000/-
Vehicle Valuation Charges	At Actual / Upto Rs. 10,000/-
Upfront Tracker Management Fee	Upto Rs. 20,000/-
Montly Tracker Management Fee	Upto Rs. 7,000/-
Monthly Tracker fee after maturity/ settlement of the finance	Upto Rs. 2,000/- per month after finance maturity date
Cheque Return Charges	Upto Rs. 1,000/-
Cheque / Cash Pick-up Charges	Cash pick-up Rs 2,000/- Cheque pick up Rs 1,000/-
Late Payment Charge*	Upto 20% of the monthly rent overdue
Insurance/Takaful Charges	As per the rate quoted by the Insurance/Takaful Company
In case of Early settlement	Purchase price to be calculated as per following formula: Outstanding Fixed Rental + Accrued and unpaid variable rental + Accrued and unpaid Supplementary rental (if any) + a sum equal to a maximum of 20% of the Outstanding Fixed Rental
Vehicle Repossession Charges	At Actual / Upto Rs. 150,000/-
Registration Service Fee+**	Upto Rs. 20,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Document Retrieval Charges	Rs. 1,000/-
Income Estimation Charges	At Actual / Upto Rs. 10,000/-

* Late Payment Charges will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

** Over and above the charges imposed by Excise & Taxation Dept. for the registration of vehicles.



CORPORATE & INVESTMENT BANKING

Items	Charges
Fresh/ Renewal/ Enhancement/ Excess over Limit (funded and non-funded)	Processing/ Handling fee to be charged as agreed with the client. Head of CIBG or Competent Authority is authorized to approve amount of charges/ Waiver of the processing/ Handling fee on the basis of Corporate relationship. The agreed/ negotiated charges to be mentioned in the offer letter.
Investment Banking Transactions	Advisory/ Arrangement fee as negotiated with the client to be finalized with the approval of head of CIBG or Competent Authority. The agreed/ negotiated fee to be mentioned in the offer letter/ term sheet.
Issuance of NOC for creation/ up-gradation of charge against the assets of the client	Minimum processing/ handling charges of Rs. 5,000/-. However, Head of CIBG or Competent Authority is authorized to reduce/ waive the above charges.
ECIB Report Charges	Rs. 75 per ECIB Report
Other Requests	Minimum processing/ handling charges of Rs. 5,000/- against the Miscellaneous requests received from the clients. However, Head of CIBG or Competent Authority is authorized to reduce/ waive the above charges.

TRADE SERVICES

Items	Charges
IMPORTS (LC / Advance Payment / Contract / Collection / Open Account)	
To be paid flat / lump sum in advance	
LC opening commission (Local as well as FCY)	(a) 0.50% for first quarter or part thereof; 0.25% for each subsequent quarter or part thereof; Min. Rs. 2,500/-
Note: The charges may vary as per arrangement with the customer.	
LC amendments commission (Local as well as FCY)	Rs.1,250/- per amendment for amendment other than increase in amount or extension in period of shipment, if amendment involves increase in amount or extension in period of shipment then charges as per 'a)' as stated above would apply.
Commission on Retirement of Imports Bills Including LC (Local as well as FCY)	0.12% on Rupee value Min. Rs. 1,850/-
LC Cancellation (Local as well as FCY)	Rs. 1,850/- Flat plus actual communication charges
Imports on consignment basis (Local as well as FCY)	a) Contract Registration Commission Rs. 2,500/- (flat) b) Contract Amendment Commission - Rs. 1,250/- per amendment c) Document received against contract - Rs. 1,250/- per document d) Retirement Commission @ 0.10% on Rupee value Min. Rs. 1,850/-

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TRADE SERVICES

Items	Charges
IMPORTS (LC / Advance Payment / Contract / Collection / Open Account)	
To be paid flat / lump sum in advance	
Import document handling against FCY demand draft / TT without LC / Contract	0.10% Min. Rs. 2,000/-
Credit report	Actual cost plus Rs. 1,250/- handling charges
Usance bills draws under import Bill (Local as well as FCY)	In the case of Usance bills the bank may also charge commission upto the rate of 0.20% per month for the period beyond the validity of the letter of credit. If the usance is covered by a letter of credit period for which commission as per above has already been recovered no extra commission upto the rate of 0.20% will be charged.
Note: The charges may vary as per arrangement with the customer.	
Import bills returned unpaid under collection / contract (Local as well as FCY)	Rs. 375/- (Flat)
Discrepancy Fee	US\$ 175/- or equivalent plus Telex/SWIFT Charges
Issuance of certificate for booking of foreign exchange under LC at importers request to another bank	Upto L/C amount of Rs. 1 Million Rs.1,000/- (Flat) per application Over L/C amount of Rs. 1 Million Rs.1,250/- (Flat) per application
Import Advance Payment (Local As well as FCY) (with or without LC's)	Rs. 2,000/- (Flat)
Import Shipping Gaurantee	Rs. 2,000/- (Flat)

Note: The charges may vary as per arrangement with the customer.

TRADE SERVICES

Items	Charges
EXPORT (LC / Collection / Advance Payment)	
To be paid flat / lump sum in advance	
LC advising / amendment (Local as well as FCY)	a) Advising - Rs. 2,500/- b) Amendments - Rs. 1,250/-
Export LC transfer / reimbursement (Local as well as FCY)	a) Transfer of export LC - Rs. 1,850/- per transfer plus applicable communication charges. a) Reimbursement payment to other banks from non-resident rupee account - min. Rs. 600/-
Restricted letter of credit (Local as well as FCY)	If documents are sent to other local bank for negotiation under restricted letter of credit - Rs. 900/-
Documentary export collection (with/without letter of credit.)	a) Documentary collection Rs. 1,250/- per collection b) Handling of duty drawback claims 0.25% min Rs.250/- c) 0.13% Exchange Commission for export proceeds.
Documents returned unpaid under inland letters of credit	Rs. 600/-
NOC issued / Docs transferred	Rs. 1,250/-
EDS	Rs. 80/- per case or as per existing regulations

Shedule of Charges

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TRADE SERVICES

Items	Charges
IMPORTS (LC / Advance Payment / Contract / Collection / Open Account)	
To be paid flat / lump sum in advance	
Import document handling against FCY demand draft / TT without LC / Contract	0.10% Min. Rs. 2,000/-
Credit report	Actual cost plus Rs. 1,250/- handling charges
Usance bills drawns under import Bill (Local as well as FCY)	In the case of Usance bills the bank may also charge commission upto the rate of 0.20% per month for the period beyond the validity of the letter of credit. If the usance is covered by a letter of credit period for which commission as per above has already been recovered no extra commission upto the rate of 0.20% will be charged.

Note: The charges may vary as per arrangement with the customer.

Import bills returned unpaid under collection / contract (Local as well as FCY)	Rs. 375/- (Flat)
Discrepancy Fee	US\$ 175/- or equivalent plus Telex/SWIFT Charges
Issuance of certificate for booking of foreign exchange under LC at importers request to another bank	Upto L/C amount of Rs. 1 Million Rs.1,000/- (Flat) per application Over L/C amount of Rs. 1 Million Rs.1,250/- (Flat) per application
Import Advance Payment (Local As well as FCY) (with or without LC's)	Rs. 2,000/- (Flat)
Import Shipping Gaurantee	Rs. 2,000/- (Flat)

Note: The charges may vary as per arrangement with the customer.

TRADE SERVICES

Items	Charges
EXPORT (LC / Collection / Advance Payment)	
To be paid flat / lump sum in advance	
LC advising / amendment (Local as well as FCY)	a) Advising - Rs. 2,500/- b) Amendments - Rs. 1,250/-
Export LC transfer / reimbursement (Local as well as FCY)	a) Transfer of export LC - Rs. 1,850/- per transfer plus applicable communication charges. a) Reimbursement payment to other banks from non-resident rupee account - min. Rs. 600/-
Restricted letter of credit (Local as well as FCY)	If documents are sent to other local bank for negotiation under restricted letter of credit - Rs. 900/-
Documentary export collection (with/without letter of credit.)	a) Documentary collection Rs. 1,250/- per collection b) Handling of duty drawback claims 0.25% min Rs.250/- c) 0.13% Exchange Commission for export proceeds.
Documents returned unpaid under inland letters of credit	Rs. 600/-
NOC issued / Docs transferred	Rs. 1,250/-
EDS	Rs. 80/- per case or as per existing regulations

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TRADE SERVICES

Items	Charges
EXPORT (LC / Collection / Advance Payment)	
To be paid flat / lump sum in advance	
Handling of subsidy applications	0.25% min Rs. 600/- per application
Credit report charges	Actual cost plus Rs. 1,250/- handling charges
Handling of R&D cases	Rs. 600/- per case
L/C Confirmation Charges	0.25% per quarter; (Min. Rs. 350/-)
Service charges for issuance of Duplicate EPRC against advance Payment	Rs.600/- (Flat)
Transfer of export bills lodged under collection to other banks	Rs.1,000/- + Communication charges at actual
Assignment of proceeds under L/C	Rs.600/- (Flat) for single assignment
Export Advance Payment	0.12% Minimum Rs.1,500/=

INLAND BILLS (Export)

Documentary bills (with or without LC's) within Pakistan	a) Sight bill (negotiation) commission 0.30% flat, min. Rs. 600/- for each bill.
	b) Usance bill (negotiation) commission 0.30% flat, min. Rs. 600/- for each bill.
	c) Documentary collection (inland) commission 0.30% Collection min. Rs. 1,850/- to be recovered upon realization of proceeds

Note: The charges may vary as per arrangements with the customer.

GUARANTEES

GUARANTEES	a) Guarantee issuance 0.50% per quarter or part thereof Min. 2,500/- p.a., or part thereof b) Rs. 1,500/- per Amendment other than increase in amount or amendment extension in period
Back to back - Guarantee issuance	0.45% per qtr. or part thereof min USD 250 p.a. or part thereof inclusive of correspondent charges or as per arrangement with correspondent bank
Legal Fees	To be recovered on actual
Service charges for claims by beneficiary	Rs. 1,000/- flat plus actual expenses incurred by DIBP.
Endorsement of Airway bill & shipping guarantees-guarantees to issue to shipping companies in lieu of bill of lading	Rs. 2,000/- flat



CORPORATE BANKING

Following charges will be recovered in addition to profit / return on investment:

1. Facility Structuring / Advising Fee	As per agreed terms
2. Facility Documentation Fee (for funded & non-funded facilities)	As per agreed terms
3. Investment Agency Fee	PKR 1,000,000/- or 0.05% of the Facility Amount (whichever is higher) payable at the time of first disbursement and then annually on each anniversary thereof for the tenor of the Facility.
4. Security Trustee Fee	PKR 500,000/- or 0.05% of the Facility Amount (whichever is higher) payable at the time of first disbursement and then annually on each anniversary thereof for the tenor of the Facility.

CASH MANAGEMENT

Collections/Payments & Disbursements/Electronic Banking

"All Charges including Implementation, Integration and Training Charges will be decided on a case to case basis through an agreement between the customer and the bank."

As per agreed terms

Electronic Payments & Reporting(DIB Connect)	Collections
Inter Bank Funds Transfer	School Fee Collection Services As per agreed terms
Corporate Cheque	Dealer Collection Services As per agreed terms
Pay Order/ Banker's Cheque	Cash In Transit Services (CIT) As per agreed terms
Electronic Utility Bills Payments	Bankers to the issue/Floatation (IPOs/TFCs/Right Shares etc. As per agreed terms
Funds Transfer (within DIB)	As per agreed terms
Any other Cash Management Service	As per agreed terms
Paypak EMV Debit Card*	Issuance: Rs. 850/- + FED Card Replacement: Rs.700/- + FED

*First issuance is free based on agreement between the customer and the bank



NOTES

- a) All Fee/Charges of LC and LG shall be a lump-sum amount which shall be charged upfront or in installments, over the period of transactions based upon aforesaid benchmarks.
-
- b) Collection agent's charges, if the collecting bank is another bank, will be extra.
-
- c) Telex / SWIFT/ Phone Call charges (Communication) will be extra, if status of the instrument is required by such communication.
-
- d) All Charges are subject to Govt. levies, taxes and with-holdings.
-
- e) Courier Charges will be recovered where applicable.
-
- f) Charges for new products launched during the year will be communicated to SBP and customers accordingly.
-
- g) Waivers can be given on a case to case basis upon approval of ;
- Head of Distribution for Retail branches
 - Head of Trade for trade branches
-
- h) All employees of Dubai Islamic Bank Pakistan Limited (DIBPL) are exempted from all General Banking charges, however in case there is a direct cost of transaction to the bank the same will be recovered.
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- i) SMS Banking & ATM VISA Debit Card Fee (Silver) are not applicable to Branchless Banking Accounts.
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