

## Dubai Islamic Bank Branch Network

### Karachi:

Avari Towers  
I.I. Chundrighar  
Schon Circle Clifton  
Gulshan-e-Iqbal  
Khayaban-e-Shahbaz  
Haideri  
Shaheed-e-Millat  
26th Street  
Shahrah-e-Faisal  
Khayaban-e-Faisal  
Khayaban-e-Ittehad  
Korangi Industrial Area  
University Road  
Site Area  
Auto Plaza Saddar  
Federal B Area  
Block 3 Nazimabad  
Gulistan-e-Johar  
UP More

### Lahore

Gulberg Main Boulevard  
Cicrular Road  
Peco Road  
Mall Road  
Z-Block D.H.A  
New Garden Town  
Iqbal Town  
Cavalry Ground  
Urdu Bazar  
Davis

### Islamabad

Jinnah Avenue  
F10 Markaz  
1-8 Markaz

### Faisalabad

Kotwali Road  
Satiana Road

### Rawalpindi

Bank Road  
Satellite Town  
Chaklala Scheme

### Sialkot

Saddar Bazar

### Quetta

Jinnah Road

### Gujrat

Small Industrial Estate

### Gujranwala

Model Town

### Gawadar

Airport Road

### Abottabad

Mansehra Road

### Peshawar

Naz Cinema Road  
Fakhr-e-Alam Road

### Multan

Multan Cantt..  
Vehari Road

### Mirpur (AJK)

Kotli Road

### Jhelum

Kazim Kamal Road

### Dalbandin

Dalbandin

### Kallar Syedan

Kaller Syedan  
District Rawalpindi

### Lalamusa

Lalamusa

### Kotla Arab Ali Khan Branch

Kotla Arab Ali Khan

### Sargodha

University Road

### Okara

M.A. Jinnah Road

### Dinga

Bohar Road

### Sahiwal

Liaquat Road

### Moza Mulapur

Liaquat Road



## Schedule of Bank Charges July to December 2011

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Dubai Islamic Bank  
Pakistan Ltd.



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Schedule of Charges (July to December 2011)

**OTHER CASH MANAGEMENT SERVICES**

Collections Solution	As per agreed terms
Disbursements / Bulk Payments	As per agreed terms
Customized MIS / Reporting	As per agreed terms
Other Cash Management solutions	As per agreed terms

**NOTES**

a) All Fee/Charges of LC and IG 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 & 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 Business/Shari'a.
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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The Dubai Islamic Internet Banking service offers you a range of tools that make your life so much easier.

- Instant online registrations
- Instant Funds transfer in local and foreign currency
- Order VISA Debit/ATM cards
- Invest in Fixed Deposit accounts
- Make Payorders/Demand Drafts
- View/download account statements

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Dubai Islamic Bank



بنك دبي الإسلامي  
بنك إسلامي

### Schedule of Charges (July to December 2011)

Note: Charges relating to customer may differ as per the arrangement between the customer & Bank

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 250p.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

#### CORPORATE INTERNET BANKING (DIBconnect)

Items	Charges
<b>One-Time Charges</b>	
Implementation Charges	Rs. 15,000
Integration Charges	Rs. 5,000
Training Charges	Rs. 2,500 per session
<b>Monthly Charges</b>	
Transaction Initiation & Reporting Modules	Rs. 6,000
Reporting Module only	Rs. 3,000

### Schedule of Charges (July to December 2011)

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### Schedule of Charges (July to December 2011)

GENERAL BANKING	
Items	Charges
<b>REMITTANCES (FCY)</b>	
Inward	
If own Bank (Home Remittances under PRD)	Free
If another Bank (Other than Home Remittance)	Rs. 400+ TT/PO/DD
Remittances where TT required (Other than Home Remittance)	\$3 plus Local SWIFT Charges
Home Remittances PRI where beneficiary has an account with us	Free
Outward	
Issuance of Foreign Currency Demand Draft (FDD)	0.1% Min \$15, Max \$25
Foreign Remittance Telex/SWIFT Charges - International	\$20
Remittance against cash deposited in FCY Accounts within 1 week from the date of such deposit	In addition to the remittance charge as per SOC, service charges @ 0.5% to be recovered.
Special remittances	SWIFT charges + Rs. 3000
Cancellation of FDD	USD 5 + postage/SWIFT if any
Stop Payment/Caution Marking of FDD	\$10
Duplicate FDD	Same as FDD issuance charges
Service Charges for issuance of EPRC against Advance Payment	Rs. 300
Sale of Foreign Monies	Free
<b>REMITTANCE (LCY)</b>	
DDs, MTs and TTs (within Bank network)	0.1%, Min Rs. 100, Max: Rs. 5,000.
DDs, MTs and TTs (outside Bank network)	0.1%, Min Rs. 500, Max: Rs. 7,500.
DDs, MTs and TTs against cash for account holders	0.2%, Min Rs. 200, Max: Rs. 10,000.
Telex/SWIFT Charges - Domestic	Rs.500
Cancellation of DD	Rs.250
Pay Order Issuance from Account	Current A/c
	Saving A/c
	Rs.50
	Rs.100
Pay Order Issuance against Cash for Account Holders	Rs.300
Cancellation of Pay Order	Rs.200
Stop Payment/Caution Marking of DD, PO	Rs.1000

### Schedule of Charges (July to December 2011)

TRADE SERVICES	
Items	Charges
Note: Charges relating to customer may differ as per the arrangement between the customer & Bank	
<b>EXPORT (LC / Collection / Advance Payment)</b>	
LC advising / amendment (Local as well as FCY)	a) Advising - Rs. 2,000 b) Amendments - Rs. 1,000
Export LC transfer / reimbursement (Local as well as FCY)	a) Transfer of export LC - Rs. 1,500 per transfer plus applicable communication charges. b) Reimbursement payment to other banks from non-resident rupee account - min. Rs. 500
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. 750
Documentary export collection (with/without letter of credit.)	a) Documentary collection Rs. 1,000 per collection b) Handling of duty drawback claims 0.25% min Rs. 200 c) 0.13% Exchange Commission for export proceeds.
Documents returned unpaid under inland letters of credit	Rs. 500
NOC issued / Docs transferred	Rs. 1,000
EDS	Rs. 80 per case or as per existing regulations
Handling of subsidy applications	0.25% min Rs. 500 per application
Credit report charges	Actual cost plus Rs. 1,000 handling charges
Handling of R&D cases	Rs. 500 per case
<b>INLAND BILLS (Export)</b>	
Documentary bills (with or without LC s) within Pakistan	a) Sight bill (negotiation) commission 0.30% flat, min. Rs. 500 for each bill. b) Usance bill (negotiation) commission 0.30% flat, min. Rs. 500 for each bill. c) Documentary collection (inland) commission 0.30% Collection min. Rs. 1,500 to be recovered upon realization of proceeds

### Schedule of Charges (July to December 2011)

TRADE SERVICES	
IMPORTS (LC / Advance Payment / Contract / Collection / Open Account)	
Items	Charges
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 Management at its discretion may offer reduced rates to the customer.
LC amendments commission (Local as well as FCY)	Rs. 1,000 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)	0.10% on Rupee value Min. Rs. 1,500
LC Cancellation (Local as well as FCY)	Rs. 1,500/- Flat plus actual communication charges
Imports on consignment basis (Local as well as FCY)	a) Contract Registration Commission Rs. 2,000 (flat) b) Contract Amendment Commission - Rs. 1,000 per amendment c) Document received against contract - Rs. 1000 per document d) Retirement Commission @ 0.10% on Rupee value Min. Rs. 1,500
Import document handling against FCY demand draft / TT without LC / Contract	0.10% Min. Rs. 2,000
Credit report	Actual cost plus Rs. 1,000 handling charges
Usance bills drawn 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 Management at its discretion may offer reduced rates to the customer.

### Schedule of Charges (July to December 2011)

GENERAL BANKING		
Items	Charges	
Issuance of Duplicate DD, PO	Rs.200	
Notes: Above charges are exclusive of Government Levies/ Duties. Correspondant 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	
INTER-CITY TRANSACTIONS, CLEARING & COLLECTION		
USD clearing through NIFT	\$5 or equivalent	
Same day clearing of high value instruments via NIFT	Current A/c	Saving A/c
	Rs. 100	Rs. 300
Foreign bills sent for collection (FOBC)	0.1%, Min \$ 5, Max \$ 25.	
OBC Charge / Intercity Collection Charges	Intercity Clearing (where NIFT is available) Rs. 300/- OBC Clearing (where NIFT is not available) Rs. 500/-	
IBC Charge (for correspondent bank collections)	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)	Current A/c Free   Saving A/c Rs. 50	
Cash withdrawal (within-city)	Free	
Cash withdrawal (inter-city)	Current A/c Rs. 50   Saving A/c Rs. 50	
GENERAL BANKING		
Cash Handling charges for FCY accounts – for regular customers/non FIs (USD deposits exempted)	0.15% of amount. Max \$100 (PKR equivalent will be charged) Waiver on 1st deposit	
Cash Handling charges for FCY accounts – for money changers/FIs	0.25% of amount. (PKR equivalent will be charged)	
Issue of SBP/NBP cheque	Rs. 500	
Cheque Book issuance ( same charges for all eventualities including loss of Cheque Book)	Current A/c	Saving A/c
	Rs. 2.5 per leaf	Rs. 5 per leaf
Starter Cheque Book	Rs. 100 per leaf	
Stop payment of cheque / Lost cheque book	Rs. 250 per instruction	
Retrieval of paid cheque - Within 1 Year	Rs. 250	
Retrieval of paid cheque - After 1 Year	Rs. 500	
Cheque returned unpaid - Outward clearing	Current A/c	Saving A/c
	Rs.50	Rs.100
Cheque returned unpaid - Inward clearing	Rs.500	

**Schedule of Charges (July to December 2011)**

GENERAL BANKING			
Items	Charges		
<b>Minimum Balance Requirement</b>			
	Junior Saving	Saving Plus	Special Savings
	Rs. 5	Rs. 0.5 mln	Rs. 0.5 mln
Account maintenance/Service charge where the average balance are below the required balance	None	Rs. 50	Rs. 50
Account Closure**	Rs. 500 or available balance whichever is lower		
Hold mail service	Rs. 2,500 per year		
Service Charges for Reminder Letters	Rs. 100		
Salary Transfer	Rs. 100 per employee per month		
Statement of Account on ad hoc basis	Rs. 35 per statement		
Change address/Telephone number	Free		
1. Savings Plus Transaction charges on average balance < Rs. 500,000	Rs. 50 (2 free transactions per month)		
2. Special Savings Transaction charges on average balance < Rs. 1 Mln.	Rs. 50 (2 free transactions per month)		
3. Hiba Based saving account transaction charges	Rs. 100. (5 free per month)		
STANDING INSTRUCTIONS			
Standing Instruction Charges per transaction (LCY)	Rs. 100		
Standing Instruction Charges per transaction (FCY)	US\$ 5 per transaction		
Amendment	Rs. 100		
LOCKER FACILITY			
One time security deposit	Rs. 2,000		
Small	Rs. 2,500 per year		
Medium	Rs. 3,500 per year		
Large	Rs. 5,000 per year		
Lockers-Late Payment Charge*	Rs. 100/- per month		
Breakage Charges	Upto Rs. 5,000/- per locker		
<b>Cash Pick Up &amp; Deposit</b>			
Up to Rs. 3,000 within 20 km per trip; beyond will be as agreed with client Vault charges if availed - Rs. 600 per night Seal charges - Rs. 25 per seal (if applicable)			
Note: charges also to apply on customers availing cash manager account but not maintaining minimum requirements <i>* To be deposited in the Charity Fund.</i> <i>** Available balance to be charged only in case of forced closure. (Does not apply on regular saving account)</i>			

**Schedule of Charges (July to December 2011)**

CONSUMER FINANCE	
Items	Charges
AUTO FINANCE	
Processing Charges	Upto 10% of the Value of financed vehicle
Application Login Charges	Upto Rs. 1,000/-
Vehicle Valuation Charges	Upto Rs. 10,000/-
Upfront Tracker Management Fee	Rs. 20,000 per Year
Monthly Tracker Management Fee	Rs. 2,000 per month
Cheque Return Charges	Upto Rs. 1,000/-
Cheque / Cash Pick-up Charges	Upto Rs. 1,000
Late Payment Charge*	Upto 20% of monthly rent overdue
Insurance/Takaful Charges	As per the rate quoted by the Insurance/Takaful Company
In case of Early settlement	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	Upto Rs. 50,000/-
Registration Service Fee+	Upto Rs. 20,000/-
Tax Certificate Issuance Charges	Rs. 1,000/-
Income Estimation Charges	Upto Rs. 10,000/-
* Late Payment Charges will be transferred to the Charity Fund. + Over and above the charges imposed by Excise & Taxation dept. for the registration of vehicles	

### Schedule of Charges (July to December 2011)

CONSUMER FINANCE	
Items	Charges
BUSINESS FINANCE	
Application Processing Charges	Upto Rs. 25,000/-
Property Appraisal Charges	Upto Rs. 5,000/-
Legal Charges	Upto Rs. 10,000/-
Income Estimation Charges	Upto Rs. 5,000/-
Title Documents Verification Charges	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	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	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. 10,000/-
Finance Enhancement Processing Charges	Upto Rs. 10,000/-
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.

### Schedule of Charges (July to December 2011)

GENERAL BANKING		
Items	Charges	
ATM/DEBIT CARD		
	Silver	Gold
Primary Card Annual Fee	Rs. 500	Rs. 1,000
Supplementary Card Annual Fee	Rs. 300	Rs. 500
On DIBPL ATMs		
ATM Balance inquiry	Free	
ATM Mini-statement	Free	
ATM cash withdrawal	Free	
Statement of Account Request through ATM	Free	
Bill Payment through ATM	Rs. 20 per bill	
On Local Shared Network ATMs		
ATM Balance Inquiry	1 Link: Free, MNET: Rs. 5	
ATM cash withdrawal	Rs. 15	
POS and International Transactions		
POS transaction fee - Local	Free	
POS transaction fee - International	Free	
Cash withdrawal - International ATM	1% of transactional amount	
Balance inquiry - International ATM	Free	
ATM/Debit Card Miscellaneous		
Replacement of lost or damaged card	Rs. 200	
PIN replacement	Free	
Inter Bank Funds Transfer Facility (through 1 Link) - as when the service is offered	Rs.50/- per transaction	
REPORTS & CERTIFICATES		
Confirmation of Balance to auditors	Rs. 200 per certificate	
Obtaining credit reports on behalf of customer	Rs. 200 per certificate	
Certificate regarding profit paid and tax deducted during the year	Rs. 200 per certificate	
Financial/Credit worthiness certificates	Rs. 200 per certificate	
Proceeds Realization Certificate and Encashment Certificates	Rs. 200 per certificate	
Balance Confirmation certificate	Rs. 200 per certificate	
WHT Certificates	Rs. 200 per certificate	
Zakat Certificates	Rs. 200 per certificate	

### Schedule of Charges (July to December 2011)

GENERAL BANKING	
Items	Charges
Other certificates	Rs. 200 per certificate
FOREIGN EXCHANGE PERMITS	
Initial Remittance	Rs. 1,200 per permit
Subsequent Remittances	Rs. 500 per permit
COURIER & OTHER MISCELLANEOUS	
Telegram Charges	At actual
Courier Inland	Rs. 100
Courier Foreign	Rs. 1,000
Telephone Charges	Rs. 200
Fax Charges	Rs. 200
Stamp paper	At actual
Brinks charges where applicable	At actual
Return Mail charges	Rs. 50
PHONE BANKING	
Statement Regeneration	As per SOC
Pay Order Issuance	As per SOC
Demand Draft Issuance	As per SOC
ATM Card Replacement	As per SOC
Utility Bill Payments	Rs. 25 per bill
Account Balance Inquiry	Free
Transactions Inquiry	Free
Address / Telephone number change	Free
Cheque Book Issuance Request	Free
FOREX Rates	Free
ATM Transactions Inquiry	Free
ATM Card Activation	Free
ATM Card Blocking	Free
ATM Pin Re-generation	Free
Account Linking Request	Free
Account De-linking Request	Free
Personal Data Correction	Free
Fixed Deposit Placement Request	Free

### Schedule of Charges (July to December 2011)

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	Upto Rs. 5,000/-
Legal Charges	Upto Rs. 10,000/-
Income Estimation Charges	Upto Rs. 5,000/-
Title Documents Verification Charges	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	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	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. 10,000/-
Finance Enhancement Processing Charges	Upto Rs. 10,000/-
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/-

\* Late Payment Charges will be transferred to the Charity Fund.

Schedule of Charges (July to December 2011)

DUBAI LOUNGE PRIORITY BANKING AND NRP ACCOUNTS			
Items	Current	Saving	NRP
<b>LOCKER FACILITY</b>			
One time -Security Deposit	None	None	None
Small	Rs. 2,500 per year	Rs. 2,500 per year	Rs. 2,500 per year
Medium	Rs. 3,500 per year	Rs. 3,500 per year	Rs. 3,500 per year
Large	Rs. 5,000 per year	Rs. 5,000 per year	Rs. 5,000 per year
Lockers-Late Payment Charge	Rs. 100/- per month		
Breakage Charges	Upto Rs. 5,000/- per locker		

Late payment charges will be transferred to the Charity Fund

Schedule of Charges (July to December 2011)

GENERAL BANKING	
Items	Charges
<b>SMS BANKING</b>	
Consumer Asset Accounts (Auto/Morgage)	Upto Rs. 100/- per month
Consumer Retail Accounts (Individual Accounts)	Upto Rs. 100/- per month
Company Accounts	Upto Rs. 500/-per month
<b>CURRENT ACCOUNT WAIVER GRID</b>	
Items	Charges
<b>MONTHLY AVERAGE BALANCE REQUIREMENT OF RS. 250,000 AND ABOVE</b>	
Outward Same day (Standard) Cheque	Rs. 50
Cheque Book Issuance Charges	Rs. 2.5 per leaf
Cheque book courier cost	Rs. 20
Pay Order Issuance (LCY)	Rs. 10
Demand Draft Issuance (LCY)	Rs. 10
Intercity Clearing (NIFT)	Rs. 50
Online Funds Transfers	Free
Stop Payment Instruction	Free
Cancellation of Pay Order and Demand Draft	Free
Certificates and Reports	Rs. 10 per Certificate
Statement of Account on ad hoc basis	Rs. 10

### Schedule of Charges (July to December 2011)

DUBAI LOUNGE PRIORITY BANKING AND NRP ACCOUNTS			
Minimum Balance Requirement			
	Current	Saving	Fixed Deposit
Priority	Rs. 2.5 mln	Rs. 3 mln	Rs. 5 mln
NRP	Rs. 500,000		
Platinum Card	Free (By Invitation only)		
DLPB waiver grid will apply	Free (By Invitation only)		
Items	Current	Saving	NRP
REMITTANCES (FCY)			
Inward			
If own Bank	Free	Free	Same as priority banking
If other Bank	Free	Free	Same as priority banking
Home Remittances where beneficiary has an account with us	Free	Free	Same as priority banking
Outward			
Issuance of foreign currency duplicate demand draft (FDD)	Free	Free	Same as priority banking
Cancellation of FDD	Free	Free	Same as priority banking
REMITTANCES (LCY)			
DDs, MTs and TIs (within network)	Free	Free	Same as priority banking
DDs, MTs and TIs against Cash for Account Holders	Free	Free	Same as priority banking
Telex/SWIFT Charges - Domestic	Rs. 250	Free	Same as priority banking
Pay Order Issuance from account	Free	Free	Same as priority banking
Stop Payment/Caution Marking of DD, PO	Free	Free	Same as priority banking
Note: Correspondent charges where applicable are at actual			
INTER-CITY TRANSACTIONS, CLEARING & COLLECTION			
USD clearing through NIFT	Rs. 100/-	Rs.250	Same as priority banking
Same day clearing of high value instruments via NIFT	Rs. 100/-	Rs.250	Same as priority banking
INTER-BRANCH ONLINE TRANSACTIONS			
Inter-city account to account transfer	Free	Free	Same as priority banking
Online cash deposit	Free	Free	Same as priority banking
Online cash withdrawal	Free	Free	Same as priority banking
BANKING TRANSACTIONS			
Cheque Book issuance (charges the same for all eventualities including loss of Cheque Book)	Rs. 100	Free	Same as priority banking
Starter Cheque Book	Rs. 100 per leaf	Free	Same as priority banking
Stop payment of cheque	Free	Free	Same as priority banking

### Schedule of Charges (July to December 2011)

DUBAI LOUNGE PRIORITY BANKING AND NRP ACCOUNTS			
Items	Current	Saving	NRP
Charges of cheque returned unpaid	Free	Free	Same as priority banking
Account Reactivation Charges	Free	Free	Same as priority banking
Statement of Account on ad hoc basis	Free	Free	Same as priority banking
Change of address / Telephone number	Free	Free	Same as priority banking
Priority Banking service charge	Rs. 500/- per month		
STANDING INSTRUCTIONS			
Standing Instruction Charges per transaction	Free	Free	Same as priority banking
DUBAI LOUNGE PRIORITY BANKING ATM/DEBIT CARD			
Annual Fee			
Primary Card	Free	Free	Same as priority banking
Supplementary	Free	Free	Same as priority banking
On DIBPL ATMs			
ATM Balance inquiry	Free	Free	Same as priority banking
ATM Mini-statement	Free	Free	Same as priority banking
ATM cash withdrawal	Free	Free	Same as priority banking
Statement of Account Request through ATM	Free	Free	Same as priority banking
POS and International Transactions			
Balance inquiry - International ATM	Free	Free	Same as priority banking
ATM/Debit Card Miscellaneous			
Replacement of lost or damaged card	Free	Free	Same as priority banking
PIN replacement	Free	Free	Same as priority banking
REPORTS & CERTIFICATES			
Confirmation of Balance to auditors	Free	Free	Same as priority banking
Profit & Tax Certificate	Free	Free	Same as priority banking
Certificate	Free	Free	Same as priority banking
Balance Confirmation Certificate	Free	Free	Same as priority banking
WHT Certificates	Free	Free	Same as priority banking
Zakat Certificates	Free	Free	Same as priority banking
MISCELLANEOUS			
Courier Inland	Rs.100	Free	Same as priority banking
Courier Foreign	Rs.1000	Free	Same as priority banking
Return Mail charges	Rs.150	Free	Same as priority banking