



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2024/146
November 16, 2024

Addendum – Schedule of Bank Charges (SOBC) for the period from 01.07.2024 to 31.12.2024

To: The Managers, All Branches in Pakistan

From: Retail Banking

This refers to the Schedule of Bank Charges (SOBC) for the period from 01.07.2024 to 31.12.2024, communicated through Circular No. P/INST/2024/60 dated 31.05.2024.

Please note that the following addition has been made which will be effective from **December 20, 2024**:

Part L – Miscellaneous Charges					
No.	Description	Charges	FED/ST Applicable	Charge Code	Misys Internal Account
1 (a)	Monthly fee on month's last day balance (LCY)	All checking accounts maintaining a balance of PKR 5 billion or above on the last day of the month shall be charged a 6% fee on their month-end balance.	Yes		930503
1 (b)	Monthly fee on month's last day balance (FCY)	All checking accounts maintaining a balance of PKR 5 billion or above (equivalent in FCY) on the last day of the month shall be charged a 3% fee on their month-end balance.			

All branches are advised to attach the Addendum – SOBC with the above-referred original circular.

Approved by:

Syed Mohsin Ali Shah
Head – Affluent Segment &
Retail Products

Aalishaan Zaidi
Head – Retail Banking