

SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



DOMESTIC BANKING

Initial Deposit

| | |
|---|-----------|
| <i>Current Account – Individual/Joint</i> | Rs 5,000 |
| <i>Current Account – Institutional</i> | Rs 10,000 |
| <i>Savings Account</i> | Rs 1000 |
| <i>Kidz Account</i> | Rs 500 |
| <i>MCB Privilege Current Account – Individual/Joint</i> | Rs 10,000 |
| <i>MCB Privilege Current Account – Institutional</i> | Rs 20,000 |

Monthly Service Charge - LKR

| | |
|--|--------------------|
| <i>Current Account Monthly Average Minimum Balance below Rs 10,000/-</i> | Rs 300/- Per Month |
| <i>Savings Account Minimum Balance below Rs.1,000/-Service Charge</i> | Rs 100/- Per Month |
| <i>MCB Privilege Current Account Monthly Average Minimum Balance below Rs 25,000/-</i> | Rs 300/- Per Month |

Inward Clearing - Returned Cheques

| | |
|--|--|
| <i>Lack of Funds (Refer To Drawer)</i> | Rs 5,000/- |
| <i>Effects Not Realized</i> | Rs 1,000/- |
| <i>Technical Reasons</i> | Rs 200/- |
| <i>Honouring Clearing Cheques (No of cheques ≤ 3)</i> | Rs 500/- per customer and per day basis |
| <i>Honouring Clearing Cheques (No of cheques > 3)</i> | Rs 500/- per cheque in addition to 500/- for first three cheques |

Outward Clearing - Returned Cheques

| | |
|--|----------|
| <i>Returns Handling Charges Per Cheque on LBD & PDC Cheque Returns</i> | Rs 500/- |
|--|----------|

Payments stopped (per cheque)

| | |
|--|------------|
| <i>Other than for lack of funds</i> | Rs 1,000/- |
| <i>Lack of funds</i> | Rs 5,000/- |
| <i>Cheque series (More than 3 Cheques)</i> | Rs 5,000/- |

Pay Orders/ Fund Transfers

| | |
|--|----------------------------|
| <i>Pay Order Issuance – Debit Account</i> | Rs 600/- per cheque |
| <i>Pay Order Issuance – Mark for payment</i> | Rs 2000/- per PO |
| <i>Pay Order Cancellation</i> | Rs 500/- per cheque |
| <i>RTGS</i> | Rs 400/- per transfer |
| <i>SLIPS – Bulk Transfer (More than 3 in Excel Format)</i> | Rs 500/- per bulk transfer |
| <i>SLIPS - Instant Fund Transfer</i> | Rs 50/- per transfer |

Current Account Statements (Printed Hard Copies) - Monthly Service Charge

| | |
|---------------------------|----------------------|
| <i>Daily Statements</i> | Rs 2,500/- Per Month |
| <i>Weekly Statements</i> | Rs 1,250/- Per Month |
| <i>Monthly Statements</i> | Rs 500/- Per Month |

Additional - Printed Copies Of Statements

| | |
|---|------------------------------------|
| <i>Copies of Bank Statements (within 12 months)</i> | Rs 150/per page maximum Rs 6,000/- |
| <i>Copies of Bank Statements (over 12 months)</i> | Rs 200/per page maximum Rs 6,000/- |

Cost Of Cheque Books

| | |
|---------------------------------|------------------------------------|
| <i>Per Cheque Leaf</i> | Rs 25/- |
| <i>Continuous Cheque Leaves</i> | 20% actual cost + Printing Charges |

Standing Order

| | |
|---|---------------------------------------|
| <i>Establishment Fee(for external payments) to accounts within the Bank</i> | Rs. 500/- Transfers Free of charge |
| <i>Payment by/SLIPS to accounts with Other banks</i> | Rs.50/- per transfer |
| <i>Non-execution of SI (lack of funds)</i> | Rs. 500/- |
| <i>Standing Order Cancellation</i> | Rs. 100/- |

ATM Services

| | |
|--|-------------------------------------|
| <i>Issuance of new ATM Card</i> | Rs. 500/- per card |
| <i>Replacement of a Card (on Customer Request)</i> | Rs. 750/- per card |
| <i>Cash Withdrawal – MCB ATMs</i> | Free of charge |
| <i>Other Bank's ATMs (Lankapay connected) Cash Withdrawal Lankapay ATM</i> | Rs. 30/- per transaction |
| <i>Balance inquiry</i> | Lankapay ATM Rs. 7.50/- per inquiry |

Account Closing Charges

| | |
|--|---|
| <i>Closure of Savings Account</i> | Up to maximum Rs. 1,000/- |
| <i>Closure of Current Account</i> | Up to maximum Rs. 1,000/- |
| <i>Closure of Minor Savings Account/ Kidz Club Account</i> | Closure to Trf to New Account – FOC Closure to Exit from the Bank – Rs 500/- |

Call and Term Deposit Accounts

Premature up liftment rate

-2% (less than 2% from the rate of booking)

If balance falls below the amounts referred below service charges are applicable in respective foreign currency

| | Service charges | Account closing charges |
|------------|-----------------|-------------------------|
| US \$ 100 | US \$ 5 | US \$ 5 |
| GBP 100 | GBP 4 | GBP 4 |
| Euro 100 | Euro 5 | Euro 4 |
| SGD 100 | SGD 5 | SGD 10 |
| JPY 10,000 | JPY 500 | JPY 500 |

Safety Lockers

| Locker Type | Initial Deposit | Rent |
|---|-----------------|---------------|
| Type A | Rs 50,000/- | Rs 4000/- p.a |
| Type B | Rs 100,000/- | Rs 5000/- p.a |
| Type C | Rs 150,000/- | Rs 7000/- p.a |
| Type D | Rs 200,000/- | Rs 8500/- p.a |
| Charges for Break Opening of Lockers in case of loss of key | | Rs 15,000 |

CEFT Transactions

| | |
|---|----------|
| <i>Mobile/ Internet Virtual Banking</i> | Rs 30/- |
| <i>MCB ATMs</i> | Rs 30/- |
| <i>Over the counter</i> | Rs 100/- |
| <i>Other Bank ATMs</i> | Rs 100/- |

Additional Services

| | |
|--|--------------|
| <i>SMS Alerts</i> | Rs 400/- P/A |
| <i>Balance confirmation Certificates</i> | Rs 600/- |

TRADE SERVICES

| IMPORTS | |
|--|--|
| <i>LC Commission</i> | 0.25% for 90 days; Minimum Rs. 5000 and thereafter 0.125% per 30 days |
| <i>Acceptance Commission</i> | 0.25% for 90 days; Minimum Rs. 3000 and thereafter 0.125% per 30 days |
| <i>Swift charges for LC opening</i> | Rs 3000 |
| <i>Amendment/ Enhancement charges</i> | 0.25% for 90 days; Minimum Rs. 2500 and Rs 2000 |
| <i>LC Amendments on account of beneficiary if debiting FCY</i> | USD 25 |
| <i>LC Draft Charges</i> | Rs 2500 |
| <i>LC Cancellation Charges</i> | Rs 2000 + swift charges (USD 15) |
| <i>Swift charges other than LC opening & amendments</i> | USD 15 |
| <i>Commission on Collection Documents</i> | Rs 3000 FCY USD 15 |
| <i>+Additional commission for DA</i> | 0.5% ≤ USD 10,000 0.25% > USD 10,000 or USD 35 whichever is higher Minimum value Rs 3000 or USD 15 |
| <i>Exchange Commission on Import Documents</i> | |
| <i>by debiting FCA</i> | Commission in lieu of exchange 0.25% of Bill value |
| <i>by debiting Rupee Account</i> | Minimum exchange mark up 5 cents per USD |
| <i>Overseas Remittance Charges - LC</i> | USD 60 |
| <i>Overseas Remittance Charges - Collections</i> | USD 50 |
| <i>Discrepancy Fee</i> | USD 100 (85+15) |
| <i>Commission on Shipping Guarantee</i> | 0.25% of Invoice Value, Minimum Rs 3500 |
| <i>Commission on Delivery Order</i> | 0.25% of Invoice Value, Minimum Rs 5000 |
| <i>Documents transferred to other banks in Sri Lanka</i> | Rs 5000 |
| <i>Documents transferred to Foreign Banks</i> | USD 60 |

| EXPORTS | |
|--|---|
| <i>LC Advising / Amendments</i> | Customer Rs 2500 Non Customer Rs 5000 |
| <i>LC Advising – FCY</i> | Customer USD 30 Non Customer USD 50 |
| <i>Amendments - FCY</i> | Customer USD 25 Non Customer USD 30 |
| <i>Transfers</i> | Rs 5000 |
| <i>Collection - Proceeds to LCY</i> | Courier/handling commission equivalent of USD 50/- at customer rate |
| <i>Collection - Proceeds to FCY</i> | Courier/handling commission USD 50 Commission in lieu of exchange 0.25%, minimum USD 25 |
| <i>Purchase/ negotiation – Proceeds to LCY</i> | Courier/ handling commission Rs 5000 Purchase commission 0.125% Minimum Rs 5000 |
| <i>Purchase/ negotiation – Proceeds to FCY</i> | Courier/ handling commission USD 50 Commission in lieu of exchange 0.25% Minimum USD 25 |
| GUARANTEES | |
| <i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i> | 1% per quarter – Minimum USD 30 (4% p.a) |
| <i>Extension/ amendment</i> | 1% per quarter – Minimum USD 20 (4% p.a) |
| <i>Other Guarantees Bids/ Performance Bonds</i> | 0.5% per quarter (2% p.a.) – Minimum Rs 5000 |
| <i>amendment</i> | 0.5% per quarter (2% p.a.) – Minimum Rs 2500 |

SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING

REMITTANCES

| OTT CHARGES | | | | | | ITT CHARGES | |
|-------------|-----|------------|---------------------|----------------------------------|---------------------|-------------|--------------------|
| | | | | Advance Payment & Open a/c | | | |
| | CCY | COMMISSION | SWIFT | COMMISSION | SWIFT | CCY | COMMISSION |
| DBU | LKR | 2400 | Eqv. of USD 15/- | 2900 | Eqv. of USD 15/- | LKR | Eqv. of USD 5/- |
| | USD | 25 | 15 | 28 | 15 | USD | 5 |
| | EUR | 21 | 13 | 24 | 13 | GBP | 4 |
| | GBP | 18 | 12 | 20 | 12 | EUR | 4 |
| FCBU | USD | 25 | 15 | 28 | 15 | SGD | 10 |
| | EUR | 21 | 13 | 24 | 13 | JPY | 500 |
| | GBP | 18 | 12 | 20 | 12 | | |

USD Payments through Lankapay

OTTR – USD 25

Advance/ Open Accounts Imports – USD 28

DD Purchase

Credited to a Rupee Account

Commission US\$ 10/- (DD buying rates will apply transit interest built in the rate)

Credited to a Foreign Currency Account

(Commission USD 10) + (0.25% of the face value of the Draft) + (*Transit interest for 7/14 days) *Transit Interest Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%

Cancellation of Demand Draft

Commission USD 10/- (or Eqv in other currencies where applicable)

Draft Sent on Collection

Commission USD 8/- at the time of crediting proceeds. (or Eqv in other currencies where applicable)Applicable courier charges if any

DD Issuance

From Rupee Accounts

Commission LKR 1,500/-

FCY Accounts

USD 7/-or Eqv in other currencies where applicable

Lost or stolen Drafts

US\$ 15/- + US\$ 15/- Swift Charges (or Eqv in other currencies where applicable)

| VOSTRO | | | | | |
|--|-----|------------|-------|-------------------------|--------|
| Debits | | | | Credits | |
| | CCY | Commission | SWIFT | More than USD 10,000 | USD 10 |
| Meezan Bank | USD | 25 | 25 | | |
| Habib Metropolitan Bank | | 30 | 25 | Less than USD 10,000 | USD 5 |
| MCB Karachchi & Other Banks | | 40 | 25 | | |
| No commission is charged with regard to Nostro Funding | | | | | |

CREDIT ADMINISTRATION

| | |
|--|---|
| <i>Consumer Loans - Processing Charges</i> | Rs 1500 |
| <i>Leasing CAR4U – Processing Fee</i> | Below Rs 3.5 Mn – Rs 5000 Rs 3.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn and above – Rs 10000 |
| <i>Early settlement</i> | 4% of the outstanding Minimum Rs 15000 Maximum Rs 50000 |
| <i>Housing Loans – Processing Fee</i> | Below Rs 2.5 Mn – Rs 5000 Rs 2.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn to Rs 24.9 Mn – Rs 10000 Rs 25 Mn and above – Rs 20000 |
| <i>Early settlement</i> | 4% of the outstanding Minimum Rs 40000 Maximum Rs 250000 |
| <i>Personal Loans – Processing Fee</i> | Up to Rs 500,000 – Rs 3000 Rs 500,001 to Rs 1.5 Mn – Rs 5000 Rs 1,500,001 to Rs 3 Mn – Rs 7500 |
| <i>Early settlement</i> | Within 6 months 4% of the outstanding Minimum Rs 10000 / Maximum Rs 25000 After 6 months 2% of the outstanding Minimum Rs 10000 / Maximum Rs 15000 |
| <i>Cash Covered Facilities</i> | Rs 1500 |
| <i>Facility Arrangement Fees</i> | <ul style="list-style-type: none"> • Cash Against Deposit - Rs 5000 • Mortgages – Rs 5000 • Facility renewal fees – Rs 10,000 flat or 0.01% whichever will be higher (per client) • One off facility approval – Rs 5000 tenor below one month, Rs 10,000 over one month |
| <i>Local Bills Discounting (CPDF) – Handling Charges</i> | 0.13% (Minimum Rs 1000/-) |
| <i>Loan Recovery Account Closure</i> | FOC |

SCHEDULE OF BANK CHARGES – ISLAMIC BANKING



DOMESTIC BANKING

| Initial Deposit | |
|---|---|
| <i>Current Account – Individual/Joint</i> | Rs 5,000 |
| <i>Current Account – Institutional</i> | Rs 10,000 |
| <i>Al Makhraj Savings Account</i> | Rs 1000 |
| <i>Al Makhraj Minor Savings Account</i> | Rs 500 |
| <i>Mudarabah Term Deposit</i> | Rs 50,000 |
| <i>Foreign Currency – Savings</i> | US \$ 100/- or equivalent |
| <i>Foreign Currency – Term Deposits</i> | US \$ 1000/- or equivalent |
| Closure of Accounts | |
| <i>Current Accounts</i> | If the monthly average minimum credit balance falls below Rs 1000, the Bank has discretionary powers to close such accounts |
| <i>Savings Accounts</i> | If the monthly minimum credit balance falls below Rs 500, the Bank has discretionary powers to close such accounts |
| <i>Foreign Currency – Savings</i> | If the monthly minimum credit balance falls below US \$ 100 or equivalent, the Bank has discretionary powers to close such accounts |
| Inward Clearing - Returned Cheques | |
| <i>Lack of Funds (Refer To Drawer)</i> | Rs 5,000/- |
| <i>Effects Not Realized</i> | Rs 1,000/- |
| <i>Technical Reasons</i> | Rs 200/- |
| <i>Honouring Clearing Cheques (No of cheques ≤ 3)</i> | Rs 500/- per customer and per day basis |
| <i>Honouring Clearing Cheques (No of cheques > 3)</i> | Rs 500/- per cheque in addition to 500/- for first three cheques |
| Payments stopped (per cheque) | |
| <i>Other than for lack of funds</i> | Rs 1,000/- |
| <i>Lack of funds</i> | Rs 5,000/- |
| <i>Cheque series (More than 3 Cheques)</i> | Rs 5,000/- |
| Pay Orders/ Fund Transfers | |
| <i>Pay Order Issuance – Debit Account</i> | Rs 600/- per cheque |
| <i>Pay Order Issuance – Mark for payment</i> | Rs 2000/- per PO |
| <i>Pay Order Cancellation</i> | Rs 500/- per cheque |
| <i>RTGS</i> | Rs 400/- per transfer |
| <i>SLIPS – Bulk Transfer (More than 3 in Excel Format)</i> | Rs 500/- per bulk transfer |
| <i>SLIPS - Instant Fund Transfer</i> | Rs 50/- per transfer |
| Current Account Statements (Printed Hard Copies) - Monthly Service Charge | |
| <i>Daily Statements</i> | Rs 2,500/- Per Month |
| <i>Weekly Statements</i> | Rs 1,250/- Per Month |
| <i>Monthly Statements</i> | Rs 500/- Per Month |

SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

| Additional - Printed Copies Of Statements | | |
|--|-------------------------------------|---------------|
| <i>Copies of Bank Statements (within 12 months)</i> | Rs 150/per page maximum Rs 6,000/- | |
| <i>Copies of Bank Statements (over 12 months)</i> | Rs 250/per page maximum Rs 6,000 | |
| Cost Of Cheque Books | | |
| <i>Per Cheque Leaf</i> | Rs 25/- | |
| <i>Continuous Cheque Leaves</i> | 20% actual cost + Printing Charges | |
| Standing Order | | |
| <i>Establishment Fee(for external payments)</i> | Rs. 500/- | |
| <i>Transfers to accounts within the Bank</i> | Free of charge | |
| <i>Payment by/SLIPS to accounts with Other banks</i> | Rs.50/- per transfer | |
| <i>Non-execution of SI (lack of funds)</i> | Rs. 500/- | |
| <i>Standing Order Cancellation</i> | Rs 100/- | |
| ATM Services | | |
| <i>Issuance of new ATM Card</i> | Rs. 500/- per card | |
| <i>Replacement of a Card</i> | Rs. 750/- per card | |
| <i>Cash Withdrawal – MCB ATMs</i> | Free of charge | |
| <i>Other Bank's ATMs (Lankapay connected) Cash Withdrawal Lankapay ATM</i> | Rs. 30/- per transaction | |
| <i>Balance inquiry</i> | Lankapay ATM Rs. 7.50/- per inquiry | |
| <i>SMS Alerts</i> | Rs 400/- P/A | |
| Ijara | | |
| <i>Documentation Charges</i> | Rs. 5,000/- | |
| CEFT Transactions | | |
| <i>Internet/ Virtual Banking</i> | Rs 30/- | |
| <i>MCB ATMs</i> | Rs 30/- | |
| <i>Over the counter</i> | Rs 100/- | |
| <i>Other Bank ATMs</i> | Rs 100/- | |
| Safety Lockers | | |
| Locker Type | Initial Deposit | Rent |
| Type A | Rs 50,000/- | Rs 4000/- p.a |
| Type B | Rs 100,000/- | Rs 5000/- p.a |
| Type C | Rs 150,000/- | Rs 7000/- p.a |
| Type D | Rs 200,000/- | Rs 8500/- p.a |
| Charges for Break Opening of Lockers in case of loss of key | | Rs 15,000 |
| | | |
| | | |

SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

| Monthly Service/ Account closing charges - FCY | | |
|--|-----------------|-------------------------|
| <i>If balance falls below the amounts referred below service charges are applicable in respective foreign currency</i> | Service charges | Account closing charges |
| US \$ 100 | US \$ 5 | US \$ 5 |
| GBP 100 | GBP 4 | GBP 4 |
| Euro 100 | Euro 5 | Euro 4 |
| SGD 100 | SGD 5 | SGD 10 |
| JPY 10,000 | JPY 500 | JPY 500 |

TRADE SERVICES

| IMPORTS | |
|--|--|
| <i>LC Commission</i> | 0.25% for 90 days; Minimum Rs. 5000 and thereafter 0.125% per 30 days |
| <i>Acceptance Commission</i> | 0.25% for 90 days; Minimum Rs. 3000 and thereafter 0.125% per 30 days |
| <i>Swift charges for LC opening</i> | Rs 3000 |
| <i>Amendment/ Enhancement charges</i> | 0.25% for 90 days; Minimum Rs. 2500 and Rs 2000 |
| <i>LC Amendments on account of beneficiary if debiting FCY</i> | USD 25 |
| <i>LC Draft Charges</i> | Rs 2500 |
| <i>LC Cancellation Charges</i> | Rs 2000 + swift charges (USD 15) |
| <i>Swift charges other than LC opening & amendments</i> | USD 15 |
| <i>Commission on Collection Documents</i> | Rs 3000 FCY USD 15 |
| <i>+Additional commission for DA</i> | 0.5% ≤ USD 10,000 0.25% > USD 10,000 or US 35 which will be higher Minimum value Rs 3000 or USD 15 |
| <i>Exchange Commission on Import Documents</i> | |
| <i>by debiting FCA</i> | Commission in lieu of exchange 0.25% of Bill value |
| <i>by debiting Rupee Account</i> | Minimum exchange mark up 5 cents per USD |
| <i>Overseas Remittance Charges - LC</i> | USD 60 |
| <i>Overseas Remittance Charges - Collections</i> | USD 50 |
| <i>Discrepancy Fee</i> | USD 100 (85+15) |
| <i>Commission on Shipping Guarantee</i> | Rs 3000 |
| <i>Commission on Delivery Order</i> | 0.25% of Invoice Value, Minimum Rs 5,000 |
| <i>Documents transferred to other banks in Sri Lanka</i> | Rs 5000 |
| <i>Documents transferred to Foreign Banks</i> | USD 60 |

SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

| EXPORTS | |
|--|---|
| <i>LC Advising / Amendments</i> | Customer Rs 2,500/- Non Customer Rs 5,000/- |
| <i>LC Advising – FCY</i> | Customer USD 30 Non Customer USD 50 |
| <i>Amendments - FCY</i> | Customer USD 25 Non Customer USD 30 |
| <i>Transfers</i> | Rs 5,000/ |
| <i>Collection - Proceeds to LCY</i> | Courier/handling commission equivalent of USD 50 |
| <i>Collection - Proceeds to FCY</i> | Courier/handling commission USD 50 Commission in lieu of exchange 0.25%, minimum USD 25 |
| <i>Purchase/ negotiation – Proceeds to LCY</i> | Courier/ handling commission Rs 5000 Purchase commission 0.125% Minimum Rs 5000 |
| <i>Purchase/ negotiation – Proceeds to FCY</i> | Courier/ handling commission USD 50 Commission in lieu of exchange 0.25% Minimum USD 25 |
| GUARANTEES | |
| <i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i> | 1% per quarter – Minimum USD 30 (4% p.a) |
| <i>Extension/ amendment</i> | 1% per quarter – Minimum USD 20 (4% p.a) |
| <i>Other Guarantees Bids/ Performance Bonds</i> | 0.5% per quarter (2% p.a.) – Minimum Rs 5000 |
| <i>amendment</i> | 0.5% per quarter (2% p.a.) – Minimum Rs 2500 |

REMITTANCES

| OTT CHARGES | | | | | | ITT CHARGES | |
|-------------|-----|------------|------------------|----------------------------|------------------|-------------|-----------------|
| | | | | Advance Payment & Open a/c | | | |
| | CCY | COMMISSION | SWIFT | COMMISSION | SWIFT | CCY | COMMISSION |
| DBU | LKR | 2400 | Eqv, of USD 15/- | 2900 | Eqv, of USD 15/- | LKR | Eqv, of USD 5/- |
| | USD | 25 | 15 | 28 | 15 | USD | 5 |
| | EUR | 21 | 13 | 24 | 13 | GBP | 4 |
| | GBP | 18 | 12 | 20 | 12 | EUR | 4 |
| FCBU | USD | 25 | 15 | 28 | 15 | SGD | 10 |
| | EUR | 21 | 13 | 24 | 13 | JPY | 500 |
| | GBP | 18 | 12 | 20 | 12 | | |

USD Payments through Lankapay

OTTR – USD 25

Advance/ Open Accounts Imports – USD 28

DRAFTS

DD Purchase

Credited to a Rupee Account

Service Fee US\$ 10/- (DD buying rates will apply transit interest built in the rate)

Credited to a Foreign Currency Account

(Service Fee USD 10) + (0.25% of the face value of the Draft) + (*Transit interest for 7/14 days) *Transit Interest Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%

Cancellation of Demand Draft

Service Fee USD 10/- (or Eqv in other currencies where applicable)

Draft Sent on Collection

Service Fee USD 8/- at the time of crediting proceeds. (or Eqv in other currencies where applicable)Applicable courier charges if any

DD Issuance

From Rupee Accounts

Service Fee LKR 1,500/-

FCY Accounts

USD 7/-or Eqv in other currencies where applicable

Lost or stolen Drafts

US\$ 15/- + US\$ 15/- Swift Charges (or Eqv in other currencies where applicable)

| VOSTRO | | | | | |
|--|-----|------------|---------|----------------------|--------|
| DEBITS | | | CREDITS | | |
| | CCY | COMMISSION | SWIFT | More than USD 10,000 | USD 10 |
| Mezan Bank | USD | 25 | 25 | Less than USD 10,000 | USD 5 |
| Habib Metropolitan Bank | | 30 | 25 | | |
| MCB Karachi & Other Banks | | 40 | 25 | | |
| No Commission is charged with regard to Nostro Funding | | | | | |

SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

| | |
|--|---|
| <i>Processing fee for Early settlement of facilities</i> | Depending on Management discretion |
| <i>Cash Covered Facilities</i> | Rs 1500 |
| <i>Facility Arrangement Fees</i> | <ul style="list-style-type: none"> • Cash Against Deposit - Rs 5000 • Mortgages – Rs 5000 • Facility renewal fees – Rs 10,000 flat or 0.01% whichever will be higher (per client) • One off facility approval – Rs 5000 tenor below one month, Rs 10,000 over one month |
| <i>Local Bills Discounting (CPDF) – Handling Charges</i> | 0.13% (Minimum Rs 1000/-) |
| <i>Loan Recovery Account Closure</i> | FOC |