

Deutsche Bank



Schedule of
Bank Charges
Pakistan Branches

For the period
July to December 2021





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TARIFF OF BANK CHARGES

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TARRIF OF BANK CHARGES

1. TRADE SERVICES

| A. IMPORTS | RATE |
|--|---|
| Letter Of Credit | |
| i) Cash Letter of Credit. | 0.5% per quarter or part thereof minimum Rs. 6,000/- or as agreed with customer. |
| ii) Amendments in L/C Amount. | 0.5% per quarter minimum Rs. 6,000/- Rs 2,000/-Flat for General Amendments |
| iii) If bills are to be drawn at usance under Letter of credit (Acceptance) | 0.15% per month or part thereof from L/C expiry till maturity of bill. Minimum Rs.3,000/- |
| iv) Service Charges at the time of Retirement of Foreign bill | 0.10% Minimum Rs.1,000/- |
| v) Payment Commission under usance bills | Rs.3,000/- Flat |
| vi) Revalidation Commission. | On revalidation of expired L/C, commission will be charged as applicable at the time of opening of new L/C. |
| vii) L/C cancellation charges (within validity) | Rs. 3,000/- Flat |
| viii) Markup rate on all overdue Usance Bill, Financing Bill andSight Bill (clean reimbursement) | 22% or as per arrangement with customer |
| ix) Fee against Discrepant documents under L/C | US\$ 90 (or equivalent) plus Swift charges of US\$ 40 |
| x) Reimbursement Charges against Import Payment under L/C. | US\$ 120 Bill (or equivalent) |
| xi) Credit Report Charges. | Actual Cost Plus Rs. 500/- Handling Charges. |
| xii) Safe custody charges for holding accepted bill of exchange | Rs 500/- per qtr or part thereof per bill + handling charges at actual Min 500/- |

**Collection:.**

| | |
|---|---|
| xiii) Import Contract Registration | 0.35% (Flat) minimum Rs.3,000/- |
| xiv) Contract Amendment | 0.35% (Flat) minimum Rs.3,000/- Rs. 2,000/- Flat for General Amendments |
| xv) Service Charges at the time of Retirement of Foreign Currency Bill | 0.10% Minimum Rs.1,000/- |
| xvi) Payment Commission under Contract usance bills | Rs.3,000/- Flat |
| xvii) Handling Commission against Contract Usance Bill | Rs. 2,500 or as per arrangement with customer |
| xviii) Documents returned unsettled. | Rs. 1,000/- per bill or USD 100 if claimed from Overseas Correspondent Bank |
| xix) Shipping Guarantee/Airway bill endorsement. | Rs. 2,500/- |
| xx) Issuance of Freight Certificates for Imports on FOB basis. | Rs. 600/- |
| xxi) Handling of Import bills where no L/C & Contract Opened/Registered | 0.10% Minimum Rs. 4,000/- |
| xxii) Safe Custody charges for accepted bill of exchange. | Rs. 500/- per qtr thereof per bill + handling charges at actual Min 500/- |
| Others | |
| i) Postage and Swift Charges Import L/Cs Full cable/ Swift. | Rs.3,000/- |
| ii) Import L/C Short Cable / Swift Amendments. | Rs. 1,200/- |

Correspondent's confirmation and Reimbursement Charges at actual and all are subject to agreement with the Customer



| B. EXPORTS | |
|---|--|
| i) <u>Letters of Credit</u> | |
| (a) Advising. | Rs. 2,500/- (Flat) or US\$ 75/- if on Opener's accounts. |
| (b) Amendments under L/C. | Rs. 1,800/- (Flat) or US\$ 50/- if on Opener's account. |
| (c) LC Confirmation | Charges will be on actual amount according to countries for which confirmation is required. Minimum US\$ 150/- . |
| (d) Transfer of export L/Cs. | Rs. 2,000/- (Flat) or US\$ 60/- (Flat) if on Opener's account |
| (e) Unutilized expired export LC advising and amendment. | US\$ 75.00/- for LC and US\$ 50/- for amendment. |
| ii) If the documents are sent to other local banks for negotiation under restricted Letter of Credit. | Rs. 2,500/- (Flat) |
| iii) Collections: Under L/C or without L/C Documentary /Advance Payment. | Rs. 1,300/- per Collection. |
| iv) Service charges on foreign exchange transactions. | 0.13% or minimum 1,500/- |
| v) Handling of R&D claim. | Minimum Rs. 250/- per transaction/Maximum @ 0.25% per claim. |
| vi) Handling of Freight subsidy case. | Rs. 250/- per case |
| vii) Transfer of agent commission via Swift. | Rs. 1,000/- (Flat) in addition to swift charges |
| viii) Documents/drafts returned unpaid. | Rs. 1,500 /- (Flat) |
| ix) NOC issued/Documents transferred. | Rs. 1,500/- (Flat) |
| x) Handling charges on export documents for other Banks. | US\$ 300/- per document plus courier and swift |



| | |
|--|---|
| xii) Transfer of export proceeds to other Bank where no documents are handled by us. | Rs. 2,000/-(Flat) |
| xii) Swift Charges for export Bill | Rs 600/- |
| xiii) Handling charges on adhesive stamps arranged through vendor , charges for Vendor will be transaction specific and case to case | Actual + PKR 500 flat per case in addition to vendors service charges. |
| Others | |
| i) Handling of Refund claims of i.e. Duty Draw back. | Minimum Rs. 250/- per transaction / Maximum@0.25% per claim |
| ii) Service charges on Handling of Export Development surcharge (EDS). | Rs. 80/- (Flat) |
| iii) Issuance of export related performance or any other certificate at the request of customer. | Rs. 1,000/- per transaction. |
| C. INLAND LETTER OF CREDIT | |
| i) Opening of Inland Letter of Credits | 0.50 % per quarter or part thereof Minimum Rs 6,000 or as per arrangement with customer |
| ii) Amendment | Rs 2,000 per amendment (flat) or commission at rates specified under (i)above. If amendment involves increase in amount of extension of shipment/validity |
| iii) If bills are drawn at usance under Letter of Credit (Acceptance) | Up to 0.15 % commission per month or part thereof from Lc expiry till maturity of the bill Minimum Rs 3,000 |
| iv) Service charges on retirement of bills under L/Cs | Up to 0.10% min Rs1,000/- |
| v) Negotiation/Discounting of Rupee bills under Letter of Credits | 0.25% Min Rs 1,500/- |
| vi) Service charges on Inland Bills sent on Collection | 0.13% Min Rs 1,500/- |
| vii) Discrepant document under Inland Letter of Credit | Rs 2,000/- per bill |



| D.GUARANTEES | |
|--|---|
| i) Guarantee issuance for Bid Bonds, Performance Bonds, and Custom etc. | 0.4% per quarter or part thereof Min Rs.3,000/- per annum |
| ii) Amendment. | Rs. 1,500/- amendment or commission at rates specified under D (i) of above if amendment involves increase in amount or extension in period |
| iii) Service charges upon encashment of guarantee for claims lodged by the beneficiary. | Rs. 3,000/- (Flat) or as per arrangement. |
| iv) Guarantee issued on behalf of Deutsche Bank branches. | 0.40% per quarter Min US\$ 300/= per annum or as per arrangement |
| v) Other Foreign Correspondents. | 0.40% per quarter Min. US\$ 300/- per annum |
| vi) Amendment/Extension to above. | US\$ 75/- (Flat) (or equivalent foreign currency) Amendment Fee or commission at rates specified under D (v) of above if amendment involves increase in amount or extension in period |
| vii) Legal Charges | Actual |
| viii) Expired Guarantee (Open Ended/CustomGuarantees) | Guarantee charges will continue till original guarantee is returned to the Bank |
| ix) Guarantee Closing Charges (Swift and Courier Cost issued on behalf of Foreign Banks) | USD 15/- Flat (Not applicable on DB Network guarantees) |
| x) Swift Charges for Guarantee Issued to Other Banks (Full Cable/ Swift) | Rs. 2500/- |
| xi) Short Cable/Swift for Amendments | Rs. 1200/- |
| xii) Issuance of Guarantee at the request of applicant to outside Pakistan where our Correspondent Bank is involved. | Charges as advised by our Correspondent Bank in addition to our Guarantee issuance charges as mentioned above (Di & Dii) |



2. CASH SERVICES

| | |
|---|---|
| <p>1. REMITTANCES</p> <p>a) Remittances - Cross Border</p> <p>i) a) Outward</p> <p>TT/SWIFT:</p> <p>2. REMITTANCES (SBP Approval Cases):</p> | <p>TT/ SWIFT</p> <p>Rs. 1000/-Commission plus Rs. 1500/-Swift.charges</p> <p>For Remittance advised through New York, for beneficiary outside USA, additional charges of Rs.800/- will be charged as additional SWIFT charges.</p> <p>Rs. 2500/-</p> |
|---|---|

Correspondent charges, if any, will be applicable at actual, in foreign currency.

| | |
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| <p>(b) Investigation cases (where our account has been debited)</p> <p>i) a) Inwards</p> <p>b) Home Remittance</p> | <p>At Actual</p> <p>Nil if proceeds are credited to an account maintained with our branch otherwise flat charges of Rs. 1500/-, plus P.O./DD/SWIFT Charges & Postage, Will apply.</p> <p>Nil</p> |
|--|--|



| | | |
|------|--|---|
| iii) | (a)(i) Clean FCY Cross border cheques collection (ii) Clean FCY Cheques collection through NIFT | Commission: Rs. 2000/- Postage: Rs:2500/- Comm: Rs. 300/- |
| | (b) Items returned unpaid | Rs. 500 (Flat) |
| | (c) Remittance Advised by local Bank for Credit to DB/ FCY LCY A/c. | Comm: Rs. 500/- Postage/Courier Rs. 75/- |

b)Remittances – Domestic

For Inter Branch same account transfers, flat charges to be levied between the ranges Rs. 0 – Rs. 400/- at management discretion. Charges for Global Cash Management Clients are per arrangement

DRAFTS DRAWN UNDER PARTNER BANK

AGENCY ARRANGEMENT

| | |
|--------|-----------------------------------|
| Drafts | Rs. 0.20% Or Minimum Rs. 500/- |
|--------|-----------------------------------|

Where collection may be by Bank's branches or remitted to another place, by whatever method it may be for the purpose of centralization or otherwise, remittance charges at the above rates will be recovered, plus postage (IFANY) and actual payable to Agency Banks.

| | |
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| i) Pay Order | a. Rs. 300/- per instrument b. Charges of 0.50% of fee/dues or Rs. 25/- per instrument (whichever is less) will be levied on payorders or demand draft for payment of fee/dues in favor of educational institutions, HEC/Board etc.(Inclusive of all Govtleivies) |
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| | | |
|------|--|--|
| iii) | Authorities to Purchase of cheques (LCY) | Purchase of cheques will be recovered as per schedule or minimum Rs. 200/- |
| iv) | Upcountry cheque Collection | |
| i) | Through Partner Bank | Maximum Rs.2500/- per instrument plus actual charges levied by partner Bank. Postage Rs. 150/- per Instruction. |
| ii) | Directly Through Drawing Bank | 0.20%, Maximum Rs.2500/- per instrument plus actual charges levied by drawing bank. Postage Rs.150/- per instrument. |
| iii) | Inter city clearing through NIFT | Rs.250/- |

| | | |
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| Others | | |
| i) | Correspondent's charges if any will be recovered. | Actual. |
| ii) | Postage and SWIFT charges will be recovered. | Actual. |
| iii) | Cheque returned unpaid (Except handling errors by a bank). | Rs. 400/- Per cheque returned. |
| iv) | Balance confirmation to Auditors. | Rs.1000/- |
| v) | Stop payment cheque. | Rs. 150/- per leaf per instruction Rs.300/-multi leafs per instruction Rs.500/- per cheque book per instruction. |
| vi) | a) Cancellation of Drafts issued.(LCY/FCY) | Rs. 500/- |
| | b) Cancellation of Pay Order. | Rs. 300/- |
| vii) | a) Any other general type of certificate issued regarding business dealings with the Bank. | Rs. 250/- or as per discretion of the Bank. |
| | b) Tax Certificates | Free |
| viii) | All government charges / withholding tax etc. | Actual. |



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| ix) | Salary disbursement of Corporate Clients. | Rs. 150/- per transaction Minimum Rs. 1,000/- Activity |
| x) | Photocopy of Paid Cheques required back by customers. | Rs. 350 per cheque |
| xi) | Issuance of cheque books. Additional printing requested by the customers on their cheque books. | Rs. 15/- per leaf (not applicable on db staff salary account) Actual as per bank arrangement |
| xii) | Same Day Clearing. | Rs. 300/- |
| xiii) | RTGS Charges | MT103 (9 am - 2 pm) Upto Rs.220/- per transaction MT 103 (2:01 pm - 3:30 pm) Upto Rs.330/- per transaction MT 103 (3:31 pm - 4:30 pm) Upto Rs.550/- per transaction MT 102 Upto Rs.50/- per transaction |
| xiv) | Issuance of duplicate proceeds certificate (with SBP Approval). | Rs. 500/- over 6 months to 1 year Rs.1000/- over 1 year (per certificate) |
| xv) | PSID (Tax Facilitation) Service | Rs. 2000/- per Tax challan or as per arrangement / management discretion |
| xvi) | Online Charges (Other than Customer Parent Branch Cash Depository With drawal) | 0.1% on amount or minimum Rs.50/- (per transaction) |
| xvii) | Verify the genuineness of the payment instrument | Nil |
| xviii) | Issuance of on-line Interbranch PO Issuance charges | 0.1% on amount or minimum Rs.200/- (per transaction) |



3. ADVANCES

The following charges will be recovered in addition to markup/return on investment.

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| Miscellaneous Charges: (i.e. charges for documentation, evaluation of security, and maintenance thereof, etc.) | Actual. |
| Project examination/review fee (where applicable) | 1% |
| Arrangement fee .(where applicable) | 1% |
| Commitment fee. (where applicable) | 0.5% |
| Replacement of security (other than shares under lien to the bank.) | Rs. 1,500/- (Flat) per transaction. |
| Deposit/Withdrawal of shares under lien to the bank. | Rs. 2,000/- (Flat) per transaction. |
| Charges for company/property search conducted. | Actual. |
| Review of security documentation by legal counsel. | Actual. |

For finance against pledge/hypothecation, the following charges would be levied:

| | |
|--|---|
| a) Godown Rent/ Staff Salaries/ Other identical expenses. | Actual. |
| b) Stock inspection charges: | |
| (i) Within Municipal Limits or within a radius of 5 miles from branch. | Actual conveyance charges only. Minimum Rs. 500/- |
| (ii) Outside the above limits. | Actual. |
| c) Other expenses (insurance premium, legal charges, etc.) | Actual. |
| d) Charges for Processing of hypothecation agreement. | Rs. 3,000/- |



4. SECURITIES SERVICES

Custodial services offered to resident and non-resident clients include the following:

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| i) Transaction Fee | Transaction fee is charged on per receipt and per delivery basis as per the fee schedule agreed with clients. |
| ii) Custody/safekeeping | Custody/safekeeping fee is based on month-end market valuation of portfolios and as per the fee schedule agreed with clients |
| iii) Out-of-Pocket | Out of pocket expenses relating to extra-ordinary settlement activities, clearing company CGT tariff, federal excise duty (FED), Sindh sales tax value added taxes, real-time gross settlement (RTGS) charges, market clearing & settlement charges, securities registration charges, power of attorney registration charges, tax consultant charges, legal opinions, if any, paid to a third party would be billed to the client at actual . |
| iv) Authorized / Designated Bank Services | Minimum EUR 60,000 per year and as per the specific terms and conditions as agreed with the client. |
| v) Account Maintenance Fees | Up to EUR 3,000 per month |
| vi) GDR/ADR Fees | Conversion processing and advising fees are applied as per the specific GDR/ADR agent and applicable central depository charges. |
| vii) Communication Charges | EUR 30 per communication advice. |
| viii) Remittance Charges | EUR 5 |

Notes:

1. Fees will be billed on a monthly basis or and would be payable within one month of presentation. Please note that fees are exclusive of service tax i.e. FED/SST that will be levied on the fee invoices.
2. Charges and fees may apply to any special services and reports requested of the Custodian by the Client. Where such charges and market costs fees apply, they will be commensurate with the amount of work and degree of responsibility involved. A quotation will be furnished before commencement of work.



5. MISCELLANEOUS

| | | |
|----|--|---|
| a. | Overseas Courier Charges up to 0.5 kg | Rs. 3,000/- outside Pakistan |
| b. | Postage / Local Courier | Rs. 150/- outstation Rs 75/- within city |
| c. | Inland courier charges upto 1 kg | Rs 500/- for documents Rs 250/- others |
| d. | Overseas registered mail | Rs 200/- |
| e. | Local registered mail | Rs 100/- |
| f. | Overseas SWIFT Charges | Rs.1,200/ |
| g. | Duplicate statement of account | Rs. 35/- per request (Inclusive of all government levies) |
| h. | Out of Pocket expenses will be collected on all banking services not otherwise covered by this schedule. | Actual. |
| i. | Service Charges for Minimum acting as banker to issue of new share issue excluding Rights issue. | Rs. 20,000/- |
| j. | Envelopes/ Packages safekeeping of securities. | Rs. 5,000/- per quarter. |
| k. | Bank Report/ Credit report charges. | Rs. 300/- |
| l. | Account Statement in SWIFT MT940/942/950 | Rs. 10,000 / month / account |
| M. | General inquiry / confirmation / investigation related service charges | Rs. 2,000/- |

6. ELECTRONIC BANKING

| | |
|--|----------------------|
| Cash Manager Training | PKR 25,000 One-Time |
| Cash Manager System maintenance | PKR 25,000 per month |
| Cash Manager System set up | PKR 65,000 one-off |
| Vasco Token - issuance and re-issuance | Rs. 6,000 per device |



7. IMPORTANT NOTES

This tariff is valid for six months commencing 1st July 2021 to 31st December 2021, and is applicable to all Deutsche Bank AG branches in Pakistan. Any Changes/revisions that are issued by the Bank will be charged based on this tariff unless a specific waiver has been given.

1. Any Government levies such as Excise Duties/Federal Excise Duties(FED)/Taxes/Zakat/Stamp Duties and Correspondent Bank Charges, if any, are on customers account and will be charged/recovered in addition to our charges/fees.
2. Legal charges will be recovered on actuals from the customer and will be charged in addition to our charges for the transactions
3. All out of pocket expenses such as telex/swift/courier/fax etc will be recovered in addition to our usual charges.
4. Deutsche Bank reserves the right and may in its sole discretion, grant partial/full exemption to some or all charges/fee (as mentioned in this Schedule of Charges) on a case to case basis depending on customer relationship, collateral business or as deemed appropriate by the Bank's Management. Charges/fee relating to customers may differ as a result of an agreement between the concerned customer and the Bank. Deutsche Bank shall have the right to withdraw such discount/exemption without giving the customer/account holder any further notice.
5. For all Financing facilities, mark up shall be calculated at 360 days per year basis or as agreed with Customers except for Export Refinance it should be on 365 days per year basis
6. Account maintenance and other services fees are waived for the following categories of accounts.
 - Accounts of Students.
 - Accounts of Mustahiqueen of Zakat.
 - Accounts of Employees of Government/Semi Government institution maintained for salary & pension purposes, including widows/children of deceased employee's eligible for family pension/benevolent fund grant etc.
 - Staff salary account



7. For Foreign Currency Accounts, equivalent charges to that of Pak rupee will be levied.
8. For all PKR fixed deposit, profit shall be calculated at 365 days per year basis. Whereas for all FCY fixed deposit, profit shall be calculated at 360 days per year basis.
9. **In case the account remain inoperative for a period of ten (10) years, the deposit/instrument present in the said account will be considered as 'Unclaimed' and will be surrendered to State Bank of Pakistan in accordance with the Section 31 of Banking Companies Ordinance, 1962 as well as the provisions of State Bank of Pakistan's BPD Circular No. 07 dated 21st July 2006.**

10. Term Deposits:

- The application/request of term deposit and the conditions below shall be deemed and construed as part of the customer's original account opening agreement as if they were agreed between the customer and the bank at the very onset.
- The Principal amount and profit upon maturity/encashment will be credited into the account from which the term deposit was placed.
- All term deposit rates are quoted on an Annual Percentage Rate basis.
- The rate offered on rollover will be with reference to the rate prevailing at that time.
- DB reserves the right to waive the penalty on premature encashment. The withdrawal of a term deposit (full or partial) before maturity will be subject to premature encashment penalty or as per the applicable regulatory instructions. In the event that the bank agrees to a client request for premature encashment of term deposit, the premature encashment will be subject to premature encashment penalty and associated costs / charges which can be deducted from the accrued /paid profit there on. The Cost / Charges penalty for early termination shall be determined as follows:
 - **Premature Encashment /penalty/Charges on term Deposits**

The bank reserves the right to refuse any request for early encashment (premature encashment) of term deposit before the agreed maturity date. In the event that the



Bank agrees to a client's request for premature encashment of the term deposit, the premature encashment will be subject to;

1. The penalty rate will be up to 2% applied to the principal amount being en-cashed for the number of days the term deposit is held with the bank.
2. The associated cost /charges which may be deducted from the principal amount and accrued profits thereon shall be determined as follows:
 - a. 0% or (PKRV* of remaining tenor on the early settlement date less PKRV of original tenor on the booking date), whichever is higher, charged on the principal amount for the remaining number of days.
 - b. * PKRV page of Reuters.
3. In case the penalty amount is greater than the profit paid/ payable, no profit will be paid to the client and only the principle will be paid or as per the regulatory instructions.

Branch Directory

KARACHI

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|--|--|
| Avari Plaza, 242 - 243, Fatima Jinnah Road, P.O. Box 4925 Karachi, Pakistan | PABX : (92) 21 35205072 Fax : (92) 21 35658320 UAN : (92) 21 111 555 777 |
|--|--|

LAHORE

| | |
|---|--|
| 87 Shahrah-e-Quaid-e-Azam, Avari Lahore 54000, Lahore, Pakistan | PABX : (92) 42 38108200 (8 Lines) Fax : (92) 42 36308147-48 UAN : (92) 42 111 555 777 |
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Deutsche Bank

