

ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, FAISAL AVENUE, ISLAMABAD

FINANCE AND ACCOUNTS DIVISION
CENTRAL ACCOUNTS DEPARTMENT

Circular Letter NO. F&AD/CAD/27/2025/


Dated: - December 16, 2025

All Regional Business Heads/Branch Managers
Zarai Taraqati Bank Limited.

Subject: - SCHEDULE OF BANK CHARGES JANUARY- JUNE, 2026

The Schedule of Bank Charges effective from January 01, 2026 to June 30, 2026 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rates and the same be transferred/deposited in Government Treasury within prescribed time limit. Further, copy of the Schedule of Bank Charges; be **DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.**

Please acknowledge receipt.


(WAQAS AHMAD)
Head - Finance & Accounts Division

Copy to: -

1. PS to President, ZTBL, HO, Islamabad.
2. All Group Heads/CFO/CIA/CRO/CIO/CCO/Company Secretary, ZTBL, HO, Islamabad.
3. All Divisional/ Departmental Heads, ZTBL, HO, Islamabad.
4. All General Managers in the field.
5. Treasurer, Treasury Division, ZTBL, Karachi.
6. Training & Development Division, ZTBL, Staff College, Islamabad.
7. All Incharge Audit Zones/HO Units, in the field.
8. Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
9. File NO.CAD/PU/18/2025/


(AL-HASSAN)
Head - Central Accounts Department

ZARAI TARAQIATI BANK LIMITED

SCHEDULE OF BANK CHARGES **EFFECTIVE FROM JANUARY 01, 2026 TO JUNE 30, 2026**

1) <u>DRAFTS & TTs</u>	<u>RATE</u>	<u>MINIMUM</u>
a) Upto Rs. 10,000	0.15%	Rs. 50/-
b) Rs.10, 001 to 100,000	0.10%	Rs.100/-
c) Over Rs. 100,000	0.05%	Rs.200/-
d) Fax charges	Actual	Rs.100/-
e) Postage on MTs	Actual	Rs.30/- (Registered Rs.50/-)
f) Courier Charges (Where cheque/advices are dispatched through Courier on request of the customer)	Rs.100/- (Flat)	
g) a) <u>DD/TT cancellation charges</u>		
i) For Account Holder	Rs.200/- (Flat)	
ii) For Non Account Holder	Rs.300/- (Flat)	
b) <u>Issuance of duplicate DD in lieu of original reported lost</u>		
i) For Account Holder/ Non Account Holder	Rs.300/- (Flat)	
2) <u>PAY ORDER</u>		
a) <u>Issuance or cancellation of Pay Order</u>		
i) For Account Holder	Rs.150/- (Flat)	
ii) For Non Account Holder	Rs.200/- (Flat)	
b) <u>Issuance of duplicate Pay Order In lieu o f Original reported lost</u>		
i) For Account Holder/Non Account Holder	Rs.250/ (Flat)	
3) <u>CALL DEPOSIT RECEIPT (CDR)</u>		
a) Issuance Charges per CDR For Non-account holders	Rs.100/-	
b) For Account Holders	Free	
c) Issuance of Duplicate CDR For A/C holder and non A/C holder	Rs.100/-	

NOTE

The charges for making the instrument for payment of fee/dues in favor of Educational Institutions i.e. HEC/Boards etc. not to exceed 0.50% of fee/dues amount or Rs.25/- per instrument (including FED/PST) whichever is less.



4) BANKER CHEQUE

Banking Service	Charges
Issuance of Banker Cheque	Rs.150/- (Flat) for Account holders Rs.200/- (Flat) for Non Account holders (up to amount 500,000/-) Amount Exceeding 500,000/- 0.2 % of Transaction Amount (Min Rs.1000/-, Max Rs.5000/-) for Non Account holders 0.5% of fee/dues or 25/- per instrument (whichever is less) inclusive of Sales Tax/FED from students for payment of fee favoring educational Institutes (i.e HEC, Boards etc.)
Cancellation of Banker Cheque	Rs.200/- (Flat) for Account holders Rs.300/- (Flat) for Non Account holders
Duplicate Issuance of Banker Cheque	Rs.300/- Flat for Account/Non Account holders

5) BILLS COLLECTIONS: -

	<u>MIN:</u>	<u>MAX:</u>	
a) Documentary bills	0.35%		
b) Clean (including cheque/DD/PO)	0.20%	Rs.200/-	Rs.10000/-
c) Other cheque/demand instrument Like dividend warrants.	0.60%		+ Courier Charges

NOTE

In addition to above, commission/service charges, courier/postage and all applicable Government levies will also be recovered according to prescribed tariff (where applicable).

6) RETURNING CHARGES

A charge of Rs.200/- for documentary and Rs.100/- flat for clean collection be made in case the instrument is returned unpaid.

7) MISCELLANEOUS CHARGES

- | | |
|--|--|
| i) Issuance of Cheque Book | Rs.12/- Per leaf
(exclusive of FED/PST) |
| ii) Issuance of cheque book in lieu
of lost cheque book | Rs.100/- (10 leaves)
(exclusive of FED/PST) |

iii) Charges on Un-Remunerative Deposit

Accounts (i.e. Accounts where the Customers are Maintaining balance less than Rs. 5,000/- except PLS Savings Accounts, Assan Accounts, BBA, Accounts of Mustehqeen-e-Zakat, Students, Employees of Government/ Semi Government, Institution for Salary & Pension purposes etc. as per SBP instructions.)

Rs.50/- per month
(inclusive of FED/PST)

- iv) Stop payment of cheque

* Rs.300/- per instruction

*Stop payment charges are to be levied as per instruction whether it is for one or more cheque.

- v) Issuance of statement of account on requests
vi) Standing instructions charges

Rs.50/- other than staff
Rs.100/- per instruction

8) **ZTBL DEPOSIT PRODUCTS**

ZTBL CURRENT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG QUARTERLY BALANCE OF PKR 50,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG QUARTERLY BALANCE OF PKR 100,000
LOCKERS <i>(Subject to Availability)</i>	ANNUAL RENT WAIVER ON SMALL LOCKER ON AVG QUARTERLY BALANCE OF PKR 500,000 ANNUAL RENT WAIVER ON MEDIUM/LARGE LOCKER ON AVG QUARTERLY BALANCE OF PKR 1,000,000
ZTBL BASIC BANKING ACCOUNT	
MAX 2 DEPOSITS AND 2 WITHDRAWALS DURING A MONTH FREE OF CHARGE	
ZTBL ASAAN CURRENT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
ZTBL BAKHT CURRENT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE

*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
1ST COMPLIMENTARY CHEQUEBOOK	FREE
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG MONTHLY BALANCE OF PKR 50,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG MONTHLY BALANCE OF PKR 100,000
LOCKERS <i>(Subject to Availability)</i>	FREE LOCKER FACILITY ON AVG MONTHLY BALANCE OF PKR 200,000
DUPLICATE ACCOUNT STATEMENT	FREE
ISSUANCE OF BANK CERTIFICATE FOR VISA	FREE
DISCOUNT ON LOCKER ISSUANCE FEE	100%
DISCOUNT ON ZTBL LFA FOR AGRI LOAN	100%
ZTBL PENSION CURRENT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD (1ST YEAR ONLY) SUBJECT TO MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 50,000
ZTBL PLS SAVING ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
ZTBL BUSINESS DEPOSIT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE

*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
ZTBL ROZANA BACHAT ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
2 POs/DDs SHALL BE ISSUED FREE OF CHARGE DURING THE MONTH IF AVG BALANCE OF PKR 200,000 IS MAINTAINED.	
ZTBL BORROWER MAINTAINING A MIN. BALANCE OF PKR 200,000 AT LEAST FOR 6 MONTHS SHALL BE ELIGIBLE TO GET AGRI LOANS WITH LOAN APPRAISAL FEE.	
ZTBL LITTLE SAVERS CLUB ACCOUNT	
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
FIRST CHEQUBOOK	FREE
SILVER DEBIT CARD ON MAINTENANCE OF PKR 500,000 AVG QUARTERLY BALANCE IN ACCOUNT FOR 1ST YEAR ONLY	FREE
ZTBL ASAAN SAVING ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRASNFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP	FREE

• ACCOUNT STATEMENT	
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
ZTBL SENIOR CITIZEN ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
1ST CHEQUEBOOK OF 25 LEAVES	FREE
ZTBL SILVER DEBIT CARD ON MAINTENANCE OF PKR 500,000 AVG QUARTERLY BALANCE FOR 1ST YEAR ONLY	FREE
LOCKERS (Subject to Availability)	20% DISCOUNT ON ANNUAL RENT CHARGES OF SMALL AND MEDIUM SIZE LOCKERS (SUBJECT TO AVAILABILITY)
ZTBL BAKHT SAVING ACCOUNT	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG MONTHLY BALANCE OF PKR 100,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG MONTHLY BALANCE OF PKR 200,000
LOCKERS (Subject to Availability)	FREE LOCKER FACILITY ON AVG MONTHLY BALANCE OF PKR 500,000
DUPLICATE ACCOUNT STATEMENT	FREE
ISSUANCE OF BANK CERTIFICATE FOR VISA	FREE
DISCOUNT ON LOCKER ISSUANCE FEE	100%
DISCOUNT ON ZTBL LFA FOR AGRI LOAN	100%

ZTBL SHANDAAR MAHANA AMDANI ACCOUNT

CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
FREE ZTBL SILVER DEBIT CARD ON MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 500,000 FOR 1ST YEAR ONLY.	

ZTBL PENSION SAVING ACCOUNT

CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
FREE ZTBL SILVER DEBIT CARD ON MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 500,000 FOR 1ST YEAR ONLY.	

ZTBL@WORK

CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
*MOBILE APP FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*INTERNET BANKING FACILITIES INCLUDING; • FUND TRANSFER (LOCAL/IBFT) • BILL PAYMENTS • MOBILE TOPUP • ACCOUNT STATEMENT	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
CHEQUEBOOK	FREE 50 LEAVES CHEQUEBOOK ON AVG QUARTERLY BALANCE OF PKR 50,000
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD ON AVG QUARTERLY BALANCE OF PKR 100,000

LOCKERS (Subject to Availability)

ANNUAL RENT WAIVER ON SMALL LOCKER ON
AVG QUARTERLY BALANCE OF PKR 500,000
ANNUAL RENT WAIVER ON MEDIUM/LARGE
LOCKER ON AVG QUARTERLY BALANCE OF PKR
1,000,000

ZARAI TERM DEPOSIT CERTIFICATE

DEPOSITORS MAINTAINING MINIMUM INVESTMENT OF RS.2,00,000/-, AT LEAST FOR A PERIOD OF SIX MONTHS, WILL BE ELIGIBLE TO GET AGRI. LOAN FROM ZTBL WITHOUT ANY LOAN APPRAISAL FEE., PROVIDED OTHERWISE ELIGIBLE.

***Terms & conditions applied.

9) ONLINE & CLEARING (NIFT) CHARGES

i) Online Cash Withdrawals Charges within City	Rs 100/-
ii) Online Cash Withdrawals Charges Inter City	Rs.100/-
iii) Online Account to Account Transfer Charges within City	Rs 100/-
iv) Online Account to Account Transfer Charges Inter City	Rs.100/-
v) Online Cash Deposit Within City	Free
vi) Online Cash Deposit Inter City	Free
vii) NIFT Clearing Charges within City	Free
viii) NIFT Clearing Charges Inter City	Rs.500/-
ix) Clearing Cheque Returned within City	Rs.100/-
x) Clearing Cheque Returned Inter City	Rs.350/-
xi) Special same day clearing through NIFT	Rs.400/- Flat/instrument
xii) Same day Clearing Returned charges through NIFT	Rs.400/- per instrument

10) LOCKERS/KEY DEPOSIT CHARGES

(To be recovered annually, in advance)

i)

Type	Rent per Annum	Key Deposit
Small	Rs.1,200/-	Rs.3,000/-
Medium	Rs.1,800/-	Rs.5,000/-
Large	Rs.2,500/-	Rs.7,000/-

ii) Additional Rent Charges: 25% of applicable Annual Rent will be recovered after one month from due date.

Type	Rate after one month from due date
Small	Rs.1,500/-
Medium	Rs.2,250/-
Large	Rs.3,125/-

iii) Break Opening Charges: Rs.1500/- or actual whichever is higher.

NOTE

In case a locker is broken due to non-payment of fee and its contents are retained with inventory in a separate locker, whenever, the locker holder (s) visit the bank for collection of items, all outstanding fee (with late payment fee) and break opening charges should be recovered before the contents are delivered.

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11) CHARGES (CASH-IN-TRANSIT+BANK'S MARGIN) THAT THE BANK WILL CHARGE FOR THE SERVICES RENDERED ON PAYMENT OF PRIZE MONEY CLAIM AND FACE VALUE OF NATIONAL PRIZE BOND BY COMMERCIAL BANKS

i) CIT CHARGES (PRIZE BOND)

Service Description	Timing	Charges
CIT service within 30 KM radius	During banking hours	Rs.690/- up to Rs.1 million within city inclusive of Taxes
		Rs.0.17 per One thousand above one Million inclusive of Taxes (both ways)
Price of Additional/Optional Services(to be procured on need basis at ZTBL Option)		
CIT services charges outside 30 KM both ways		Rs.60/- inclusive of taxes
Services Charges beyond banking hours		Double base rate
Vault (overnight) storage		Rs.920/- per shipment/night
Service Charges on Saturday/holidays		Double
Seal Charges		Rs. 30/- per seal

(The above rates are inclusive of all applicable Federal, Provincial and local taxes)

12) SECP FEE STRUCTURE FOR ONLINE FACILITY FOR BANKS TO ACCESS INFORMATION ABOUT COMPANIES REGISTERED UNDER THE COMPANIES ACT, 2017

Services	Private Company	Public Company
Fee for accessing same information through online portal by Banks	Rs.1100/-	Rs.2000/-

13) HOME REMITTANCES CHARGES ON ISSUANCE OF ENCASHMENT CERTIFICATE

Product Type	Particulars	Charges
Encashment Certificate	Within 3 months of the date of remittance received	Free
Encashment Certificate	Beyond 3 months of the date of remittance received	Flat Rs.300 + FED per certificate
Duplicate Encashment Certificate	Within one year of the date of remittance received	Flat Rs.300 + FED per certificate
Duplicate Encashment Certificate	Beyond one year of the date of remittance received	Flat Rs.600 + FED per certificate

14) CHARGES FOR DIGITAL BANKING SERVICES

PRODUCT TYPE		PARTICULARS	ZTBL CHARGES (PURPOSE)
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs. 1,500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1,500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 800/-
ATM Card Replacement Fee	Gold Card		Rs. 1,500/-
ATM Card Activation	Silver Card		Free
	Gold Card		
ATM Cash Withdrawal	Silver Card	Own Bank ATMs	Free (As per

		(Up to 50K)	regulator instruction)
		1Link member bank ATMs (Up to 50K)	Free
	Gold Card	Own Bank ATMs (Up to 100K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 100K)	Free
ATM Receipt Fee		Us on Them	Rs.2.5 per receipt, Fee will be charged if the customer required receipt of the transaction
Card less /Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID - Biometric ATM Transactions on 1-Link member banks		Us on Them	Up to 2% of transaction amount per transaction (for ZTBL accountholders on 1-Link member banks) According to user's bank SOC (for other bank accounts on ZTBL ATMs)
Balance Enquiry (Silver & Gold) Card.		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
Fund Transfers Through ADC Channel			
Intra Bank Funds Transfer (FT)	Silver Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 200K)	Free
	Gold Card	Fund Transfer to Own Account, Any ZTBL Account (Up to 500K)	Free
Funds Transfer Through ATM to Other Bank (IBFT)	Silver Card	Up to 200K	Up to Rs.25,000 per month per account/wallet is free After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instruction)
	Gold Card	Up to 500K	

Only Account Title Fetch			Rs. 1 per transaction (Since 1Link charges member banks)
Utility Bill Payment s			
Bill Payment	Silver Card	Free for customer	Free for customer
	Gold Card		
Only Bill inquiry			Rs. 1 per transaction (Since 1Link charges member banks)
Tax Payment charges (ATM)	Up to 100K		Free (As per regulator instruction)
	100K+ to 1M		
	Above 1M		
Purchase (POS)			
Point of Sale transaction (POS) (Domestic)	Silver Card	Up to 50K	Free for customer
	Gold Card	Up to 100K	
Dispute Handling charges	In case of Valid Claim		Free for customer
	In case of an invalid Claim		Rs.10/-
SMS Alert Service Charges			
ADC Services transactions			Free (As per regulator instruction)
1Link OTC Portal (Over The Counter)			
Bill Payments			Free (Account Holders / Non-Account Holders) Both
Funds Transfer Through 1LINK OTC to Other Bank (IBFT)			Free
INTERNET BANKING			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000		Free for IB register Users
	From 10,001+ to 200,000		
Only Account Title Fetch			
Utility Bill Payment			
Bill Inquiry on 1link BPS fee			
Mobile Top-up			
Tax Payment charges	Up to 100K		Free (As per regulator instruction)
	100K+ to 1M		
	Above 1M		
Mobile Banking			
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000		Free for MB register Users
	From 10,001+ to 200,000		
Only Account Title Fetch			
Utility Bill Payment			Free for MB register Users
Bill Inquiry on 1link BPS fee			
Mobile Top-up			
Tax Payment charges	Up to 100K		Free (As per regulator instruction)
	100K+ to 1M		

		Above 1M	instruction)
Accessibility of multiple accounts from a single Card (Silver & Gold)			
Additional Account Linking & Delinking on Single Card (Silver & Gold)		Max. 03 account link including Default account.	Rs.400 per additional account
Digital Banking Service Charges for ZTBL Staff			
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs.1,500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs.800/-
ATM Card Renewal Fee	Gold Card		Rs.1,500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs.800/-
ATM Card Replacement Fee	Gold Card		Rs.1,500/-
ATM Card Activation	Silver Card		Free
	Gold Card		
ATM Cash Withdrawal	Silver Card	Own Bank ATMs (Up to 50K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 50K)	Free
	Gold Card	Own Bank ATMs (Up to 100K)	Free (As per regulator instruction)
		1Link member bank ATMs (Up to 100K)	Free
ATM Receipt Fee		Us on Them	Rs.2.5 per receipt, Fee will be charged if the customer required receipt of the transaction.
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID - Biometric ATM Transactions on 1-Link member banks		Us on Them	Up to 2% of transaction amount per transaction (for ZTBL accountholders on 1-Link member banks) According to user's bank SOC (for another bank account hold ZTBL ATMs)
Balance Enquiry (Silver & Gold) Card.		On own Banks ATM	Free (As per regulator instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
Intra Bank Funds Transfer (FT)	Silver Card	Free	Free

	Gold Card	Free	Free
Funds Transfer Through ATM to Other Bank (IBFT)	Silver Card	Up to 200K	Up to Rs.25,000 per month per account/wallet is free After limit exhaust, a transaction fee of 0.1% of the transaction amount or Rs.200, whichever is lower will be charged (As per regulator Instruction)
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction (Since 1Link charges member banks)
Bill Payment	Silver Card	Free for customer	Free for customer
	Gold Card		
Only Bill inquiry			Rs. 1 per transaction (Since 1Link charges member banks)
Tax Payment charges (ADC)		Up to 100K	Free (As per regulator instruction)
		100K+ to 1M	
		Above 1M	
SMS alerts		ADC Services & Salary Credit. Transaction	Free (As per regulator instruction)
		Over the Counter transactions	Rs. 300 per annum
Point of Sale transaction (POS) (Domestic)	Silver Card	Free for customer	Free for customer
	Gold Card		
Dispute Handling charges		In case of Valid Claim	Free for customer
		In case of invalid Claim	Rs.10/-
1Link OTC Portal (Over The Counter)			
Bill Payments			Free (Account Holders / Non-Account Holders) Both
Funds Transfer Through 1LINK OTC to Other Bank (IBFT)			Free
Accessibility of multiple accounts from a single Card (Silver & Gold)			
Additional Account Linking & Delinking on Single Card (Silver & Gold)		Max. 03 account link including Default account.	Rs.400 per additional account
INTERNET BANKING			
Funds Transfer Through ATM to		From 0 to	

Other Bank (IBFT)	10,000	Free for IB register Users
	From 10,001+ to 200,000	
Only Account Title Fetch		
Utility Bill Payment		
Bill Inquiry on 1link BPS fee		
Mobile Top-up		
Tax Payment charges	Up to 100K	Free (As per regulator instruction)
Only Account Title Fetch	100K+ to 1M	
	Above 1M	
Mobile Banking		
Funds Transfer Through ATM to Other Bank (IBFT)	From 0 to 10,000	Free for MB register Users
	From 10,001+ to 200,000	
Only Account Title Fetch		
Utility Bill Payment		
Bill Inquiry on 1link BPS fee		
Mobile Top-up		
Tax Payment charges	Up to 100K	Free (As per regulator instruction)
	100K+ to 1M	
	Above 1M	

(Note: All charges are exclusive of FED)

15) SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM

i) Lower value limit Rs.10,00,000/- and above.

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 1.30 PM	Rs.200/-
	1.30 PM to 3.00 PM	Rs.300/-
	3.00 PM to 4.00 PM	Rs.500/-

ii) Lower value limit Rs.1,00,000/-.

DAY	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9.00 AM to 4.30 PM	Rs.25/-

NOTE

NIL Charges on RTGS transactions (In light of SBP Instructions vide PSD Circular No.2 of dated 18.03.2020, till further instructions of SBP).

16) CREDIT CHARGES

Following charges will also be recovered from the borrowers in addition to markup/return: -

a. Documentation Charges

Rs.200/-



b. Loan Application/Appraisal fee

- Loan up to Rs. 50,000/-

1%

- Loan above Rs. 50,000/-

2 %

c. Postal/Courier Charges: -

S.NO.	TYPES OF LOANS	RATE OF POSTAL/ COURIER CHARGES
01.	Production Loans (KKS)	Rs. 500/- per annum
02.	Development loans with tenure upto 5 Years	Rs. 1000/-
03.	Development loans with tenure above 5 Years	Rs. 2000/-

d. Renewal Fee;

- Under Kissan Khushhal Scheme(KKS)

Rs.1000/-

e. e-CIB (CWR) Charges

Rs.50/- (per borrower)

17) REPOSSESSION/CONFISCATION CHARGES

a. Tractor(s)/Loader (s) / Any other Vehicle(s)

Up to Rs. 100,000/- or actual whichever is less excluding applicable taxes.

NOTE

01. In addition to above charges, all Government levies including Federal Excise Duty/Provincial Sales Tax on Services as per prevailing rates are applicable subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.

02. Free remittance facility through DD/PO/BC only shall be available for Bank Employees in service and retired under regular scheme, for the amount not exceeding their monthly salaries & fringe benefits, if any.

03. Online transfer of funds/encashment of cheques through Current Account has been exempted from Bank charges
