

Our Branch Network

Northern Region

Abbotabad, Bagh, Charsada, Fatehjang, Haripur, Hassanabdul, Kohat, Muzaffarabad, Mardan, Malakand Agency, Mansehra, Nowshera, Peshawar, Rawalpindi, Rawlakot, Swabi, Swat (Mingora)

Eastern Region

Arifwala, Bhalwal, Basirpur, Chakwal, Chichawatni, Faisalabad, Gujranwala, Gujrat, Hafizabad, Jhang, Jhelum, Kamoki, Kasur, Khushab, Lahore, Mandi Bahaudin, Mianwali, Narowal, Okara, Pakpattan, Pattoki, Pasrur, Sahiwal, Sialkot, Sargodha, Sheikhupura, Toba Tek Singh, Wazirabad

Central Region

Ahmedpur East, Bahawalnagar, Bahawalpur, Bhakkar, Burewala, Chishtian, Dera Ghazi Khan, Dera Ismail Khan, Dunyapur, Fazilpur, Haroonabad, Hasilpur, Jampur, Jalalpur Pirwala, Karor Lal Essan, Khanpur, Khairpur Tamewali, Kahrur Pacca, Khanewal, Kot Addu/ Muzaffargarh, Leyyah, Liaquatpur, Lodhran, Multan, Mian Channu, Mankera, Qadirpur Rawan, Rahim Yar Khan, Rajanpur, Shujahabad, Taunsa Sharif, Tibbi, Vehari

Southern Region

Badeh, Badin, Daherki, Dadu, Ghotki, Hyderabad, Hala, Jafferabad, Karachi, Khairpur, Larkana, Mirpurkhas, Mithi, Nowsherofroze, Nasirabad, Nawabshah, Pannu Aqil, Quetta, Ranipur, Rohri/Saleh Pat, Ratodero, Sanghar, Shikarpur, Sukkur, Tando Allahyar, Tando Muhammad Khan, Thul, Thatta, Wagan/Kambar

For more information and branch addresses visit:
www.khushhalibank.com.pk

Schedule of Bank Charges

Jan 1st - Jun 30th, 2012

Loans

Khushhali Qarza (Unsecured Group Lending)

- Interest Rate: 29% Annualized Percentage Rate(APR)
- Documentation / Processing Fee: Rs 600 per application

Khushhali Cash Sahulat (Secured Individual Lending)

- Interest Rate
 - Loan against Gold: 27% APR
 - Loan against Liquid Securities (National Savings Certificates, Term Deposit): 15% APR
- Processing Fee
 - Loan less than Rs. 50,000: Rs. 500 per case
 - Loan greater than Rs. 50,000 but Less than Rs. 100,000: Rs. 1000 per case
 - Loan greater than Rs. 100,000: Rs. 1500 per case

Branch Banking

Account Opening Charges: Nil

Account Closing Charges: Rs.100

Cheque Book Issuance: Rs. 5 per leaf

Stop Payment Instructions

Cheque/PO/DD: Rs. 100 per instrument

Cheque Book/Series: Rs. 250 per instruction

Fall-below Fee (*For not maintaining monthly minimum/average balance*): Rs.40 per month + FED

Local Clearing: Rs.15 per Instrument

Cheque Return Charges

Outward Clearing: Rs.100 per Instrument.

Inward Clearing: Rs.250 per Instrument.

At counter: Nil

OBC: Rs.275 per Instrument

Outward Bill for Collection (OBC)

Rs.100 per Instrument or Other Bank Charges (whichever is higher)

Issuance of Payment Order

Up to Rs.100,000: Rs.50 per Instrument

Over Rs. 100,000: Rs.100 per Instrument

Issuance of Demand Draft

Up to Rs. 100,000: Rs.100 per Instrument

Over Rs. 100,000: Rs.200 per Instrument

Cancellation of Payment Order/Demand Draft

Rs.100 per Instrument

Inter-Branch Transactions (Online Banking)

- Cash Withdrawal (Per day Cash Withdrawal restricted to Rs. 100,000): Rs. 50
- Cash Deposit: Rs. 50
- Account to Account Transfer: Rs. 100
- Cheque/Instrument Deposit for Clearing/Collection by Remote Branch: Rs. 50

Issuance of Duplicate Pay Order/Demand Draft

Rs.100 per Instrument

Revalidation of Demand Draft/Pay Order

Rs.100 per Instrument

Account ID Card Re-issuance

Rs.50 per Card

Duplicate Statement Charges

Rs.35 per Statement

Standing Instructions

Rs.50 per Instruction

Issuance of Balance Certificate

Rs.50 per Certificate (at Parent Branch)

Rs.100 per Certificate (at Remote Branch)

Early Encashment of Term Deposit Certificate

No penalty however reduced rate of return of the last completed tenure will be applicable*

Important Notes:

- Withholding Tax @ 0.2% is applicable on cash withdrawals exceeding Rs. 25,000 per day (Section 231A of IT Ordinance). Sale against cash for demand draft, pay order or any other instrument of bearer nature will be charged WHT @ 0.3% if the total of such transactions exceeds Rs. 25,000 per day.
- Deposit Accounts belonging to Students, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension including widows/children of deceased employees eligible for family pension/benevolent funds grant etc. are exempted from the levy of service charges.
- Federal Excise Duty (FED)/Zakat/any other taxes levied by the Government will be deductible as per the rates advised by FBR.
- All stamp duty charges associated with individual loan agreement(s) to be borne by the customer.
- *In case of 6-month Khushhali Izafa Certificate, early encashment would result in payout of principal amount only.
- The Bank management reserves the right to waive any or all charges.