

ZARAI TARAQIATI BANK LIMITED  
HEAD OFFICE, ISLAMABAD,

(ISLAMIC BANKING GROUP)

\*\*\*\*\*

Circular No. IBG/16/2025/564-573

Dated: 18/12/2025

All Regional Business Heads/Regional Operations Heads,  
Branch Managers/ Branch Operations Managers  
Islamic Banking Branches.

**Subject: SCHEDULE OF BANK CHARGES JAN-JUN 2026**

The Schedule of Bank Charges effective from 1<sup>st</sup> January to June 30<sup>th</sup>, 2026 is enclosed. Kindly read the instructions carefully and ensure deduction of different bank charges and Government taxes/levies at the prescribed rate 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 ensure meticulous compliance

  
(ABDUL JABBAR KARIMI)  
Group Head IB

**Copy to: -**

1. PS to President, ZTBL Head Office Islamabad
2. Group Head/CFO/CIA/CIO/CIA/CCO/CRO/Company Secretary, ZTBL Head Office, Islamabad.
3. All Group/Divisional/Departmental Heads, ZTBL Head Office, Islamabad.
4. Treasurer, Treasury Division, Karachi.
5. All Incharge, ZTBL Audit Zones/HO Units in the field.
6. Training & Development Division, ZTBL Staff College, Islamabad.
7. All General Managers.
8. Webmaster Unit, DCED, DBD, ZTBL, HO, Islamabad for uploading the same on ENB.
9. File No. IBD-1(48)/2022

  
(ABDUL JABBAR KARIMI)  
Group Head IB

Schedule of Bank Charges effective from Jan 01, 2026

**Zarai Taraqati Bank Limited -  
Islamic Banking Group**

**SCHEDULE OF BANK CHARGES**

Jan – June 2026



Schedule of Bank Charges effective from Jan 01, 2026

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**Schedule of Bank Charges effective from Jan 01, 2026**

**1. DEMAND DRAFT/BANKERS CHEQUE**

**a) Issuance or cancellation**

- |     |                        |                  |
|-----|------------------------|------------------|
| i)  | For Account Holder     | Rs. 200/-(Flat)  |
| ii) | For Non Account Holder | Rs. 300/- (Flat) |

**b) Issuance of Duplicate instrument in lieu of original reported lost**

- |     |                    |                  |
|-----|--------------------|------------------|
| i)  | For Account Holder | Rs. 300/- (Flat) |
| ii) | Non-Account Holder | Rs. 300/- (Flat) |

**2. PAY ORDER**

**c) Issuance or cancellation of Pay Orders**

- |     |                        |                  |
|-----|------------------------|------------------|
| i)  | For Account Holder     | Rs. 150/-(Flat)  |
| ii) | For Non Account Holder | Rs. 200/- (Flat) |

**d) Issuance of Duplicate Pay Order in lieu of original reported lost**

- |     |                    |                  |
|-----|--------------------|------------------|
| i)  | For Account Holder | Rs. 250/- (Flat) |
| ii) | Non-Account Holder | Rs. 250/- (Flat) |

**3. CALL DEPOSIT RECEIPTS (CDR)**

- |    |  |           |
|----|--|-----------|
| a) | Issuance charges per CDR               | Rs. 100/- |
|    | For Non-account holders                |           |
| b) | For account holders                    | Free      |
| c) | Issuance of Duplicate CDR              | Rs. 100/- |
|    | For A/C holder and Non-Account Holder: |           |

**4. BANKERS CHEQUE**

**e) Issuance or cancellation**

- |     |                        |                  |
|-----|------------------------|------------------|
| i)  | For Account Holder     | Rs. 200/-(Flat)  |
| ii) | For Non Account Holder | Rs. 300/- (Flat) |

**f) Issuance of duplicate instrument in lieu of original reported lost**

- |     |                    |                  |
|-----|--------------------|------------------|
| i)  | For Account Holder | Rs. 300/- (Flat) |
| ii) | Non-Account Holder | Rs. 300/- (Flat) |

**Note:**

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

## Schedule of Bank Charges effective from Jan 01, 2026

### 5. BILLS

		<u>MIN:</u>	<u>MAX:</u>	
a) Documentary bills	0.35%	Rs.200/-	Rs.10,000/-	+ Courier Charges
b) Clean (including cheques /DD/PO)	0.20%			
c) Other cheque/demand instrument Like dividend warrants.	0.60%			

**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. RETURN 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. 12.00 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) Stop payment of cheque <b>Stop payment charges are to be levied per instruction whether it is for one or more cheques.</b>	Rs. 300/- per instruction
iv) Issuance of statement of account Additional/Duplicate on requests	Rs. 50/- other than staff (Inclusive of FED)
v) Standing Instructions charges	Rs. 100/- per instruction

### 8. ZTBL ISLAMIC DEPOSIT PRODUCTS

<b>ZTBL ISLAMIC CURRENT ACCOUNT</b>	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE

**Schedule of Bank Charges effective from Jan 01, 2026**

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
<b>ZTBL ISLAMIC BASIC BANKING ACCOUNT</b>	
MAX 2 DEPOSITS AND 2 WITHDRAWALS DURING A MONTH FREE OF CHARGE	
<b>ZTBL ISLAMIC ASAAN CURRENT ACCOUNT</b>	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE

**Schedule of Bank Charges effective from Jan 01, 2026**

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	
<b>ZTBL BAKHT ISLAMIC CURRENT ACCOUNT</b>	
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

Schedule of Bank Charges effective from Jan 01, 2026

*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
1ST COMPLIMENTARY CHEQUBOOK	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%
<b>ZTBL ISLAMIC PENSION CURRENT ACCOUNT</b>	
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	

**Schedule of Bank Charges effective from Jan 01, 2026**

<b>APP/INTERNET BANKING FACILITIES</b>	
DEBIT CARD	FREE ZTBL SILVER DEBIT CARD (1ST YEAR ONLY) SUBJECT TO MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 50,000
<b>ZTBL ISLAMIC SAVING ACCOUNT</b>	
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	
<b>ZTBL ISLAMIC BUSINESS DEPOSIT ACCOUNT</b>	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE

**Schedule of Bank Charges effective from Jan 01, 2026**

*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	
<b>ZTBL ISLAMIC JUNIOR ACCOUNT</b>	
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

**Schedule of Bank Charges effective from Jan 01, 2026**

SILVER DEBIT CARD ON MAINTENANCE OF PKR 500,000 AVG QUARTERLY BALANCE IN ACCOUNT FOR 1ST YEAR ONLY	FREE
<b>ZTBL ASAAN ISLAMIC SAVING ACCOUNT</b>	
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	
<b>ZTBL SENIOR CITIZEN ACCOUNT</b>	
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)	FREE

**Schedule of Bank Charges effective from Jan 01, 2026**

<ul style="list-style-type: none"> <li>• BILL PAYMENTS</li> <li>• MOBILE TOPUP</li> <li>• ACCOUNT STATEMENT</li> </ul>	
<p>*INTERNET BANKING FACILITIES INCLUDING;</p> <ul style="list-style-type: none"> <li>• FUND TRASNFER (LOCAL/IBFT)</li> <li>• BILL PAYMENTS</li> <li>• MOBILE TOPUP</li> <li>• ACCOUNT STATEMENT</li> </ul>	FREE
*DEBIT CARD IS COMPULSORY FOR AVAILING SERVICES PERTAINING TO MOBILE APP/INTERNET BANKING FACILITIES	
1ST CHEQUBOOK OF 25 LEAVES	FREE
ZTBL SILVER DEBIT CARD ON MAITNENACE OF PKR 500,000 AVG QUARTERLY BALANCE FOR 1ST YEAR ONLY	FREE
LOCKERS ( <i>Subject to Availability</i> )	20% DISOCUNT ON ANNUAL RENT CHARGES OF SMALL AND MDIUM SIZE LOCKERS (SUBJECT TO AVAILABILITY)
<b>ZTBL BAKHT ISLAMIC SAVING ACCOUNT</b>	
CLEARING THROUGH NIFT WITHIN CITY	FREE
ONLINE CASH DEPOSIT WITHIN CITY	FREE
ONLINE CASH DEPOSIT INTERCITY	FREE
SMS ALERTS ON ADC TRANSACTIONS	FREE
<p>*MOBILE APP FACILITIES INCLUDING;</p> <ul style="list-style-type: none"> <li>• FUND TRASNFER (LOCAL/IBFT)</li> <li>• BILL PAYMENTS</li> <li>• MOBILE TOPUP</li> <li>• ACCOUNT STATEMENT</li> </ul>	FREE
<p>*INTERNET BANKING FACILITIES INCLUDING;</p> <ul style="list-style-type: none"> <li>• FUND TRASNFER (LOCAL/IBFT)</li> </ul>	FREE

Schedule of Bank Charges effective from Jan 01, 2026

<ul style="list-style-type: none"> <li>• BILL PAYMENTS</li> <li>• MOBILE TOPUP</li> <li>• ACCOUNT STATEMENT</li> </ul>	
*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 <i>(Subject to Availability)</i>	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%
*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.	
<b>ZTBL ISLAMIC PENSION SAVING ACCOUNT</b>	
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; <ul style="list-style-type: none"> <li>• FUND TRASNFER (LOCAL/IBFT)</li> <li>• BILL PAYMENTS</li> <li>• MOBILE TOPUP</li> <li>• ACCOUNT STATEMENT</li> </ul>	FREE

Schedule of Bank Charges effective from Jan 01, 2026

*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	
FREE ZTBL SILVER DEBIT CARD ON MAINTENANCE OF AVG QUARTERLY BALANCE OF PKR 500,000 FOR 1ST YEAR ONLY.	
<b>ZARAI ISLAMIC TERM DEPOSIT CERTIFICATES</b>	
DEPOSITORS MAINTAINING MINIMUM INVESTMENT OF RS.2,00,000/-, AT LEAST FOR A PERIOD OF SIX MONTHS, WILL BE ELIGIBLE TO GET AGRI. FINANCING FROM ZTBL WITHOUT ANY APPRAISAL FEE., PROVIDED OTHERWISE ELIGIBLE.	
<b>***Terms &amp; conditions applied.</b>	

## 9. ONLINE & CLEARING (NIFT) CHARGES

I. Online cash withdrawals charges within city	Rs. 100/-
II. Online cash withdrawal charges intercity	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 Instrument	Rs. 400/-Flat /
XII. Same day Clearing Return Charges through NIFT	Rs.400/-Per instrument

## 10. LOCKERS / KEY DEPOSIT CHARGES

- a) (To be recovered annually, in advance)

**Schedule of Bank Charges effective from Jan 01, 2026**

<b>TYPE</b>	<b>RENT PER ANUM</b>	<b>KEY DEPOSIT</b>
SMALL	Rs. 1,200/-	Rs. 3,000/-
MEDIUM	Rs. 1,800/-	Rs. 5,000/-
LARGE	Rs. 2,500/-	Rs. 7,000/-

- b) locker Breaking Charges: Rs. 1500/- or actual whichever is higher
- c) The customer undertakes that in case of late payment of rent after one month of due date by him/her without a valid Shariah reason acceptable to the bank, he/she will pay as NAZAR sum calculated @ 25% of applicable annual rent, If so demanded by ZTBL and transfer to charity fund constituted by the ZTBL-Islamic Banking Group to be donated for charitable purpose as per Bank's Policy and this contribution to charity fund shall not constitute income of the Bank.

**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 and break opening charges should be recovered before the contents are delivered.

**11. SECP FEE STRUCTURE FOR ONLINE FACILITY FOR BANKS TO ACCESS INFORMATION ABOUT COMPANIES REGISTERED UNDER THE COMPANIES ACT,2017**

<b>Fee for accessing same information through online portal by Banks</b>	<b>Private company</b>	<b>Public Company</b>
	Rs. 1,100/-	Rs.2,000/-

**12. HOME REMITTANCES**

**CHARGES ON ISSUANCE OF ENCASHMENT CERTIFICATE**

<b>Product Type</b>	<b>Particulars</b>	<b>Charges</b>
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

**Schedule of Bank Charges effective from Jan 01, 2026**

**13. CHARGES FOR DIGITAL BANKING SERVICES**

PRODUCT TYPE		PARTICULARS	CHARGES
ATM Card Issuance Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance Fee	Gold Card		Rs. 1500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1500/-
ATM Card Replacement Fee	Silver Card	On Customer request any time	Rs. 800/-
ATM Card Replacement Fee	Gold Card		Rs. 1500/-
ATM Card Activation	Silver and Gold Cards		Free
ATM Cash Withdrawal	Silver Card	Owens Bank ATM's (up to 50k)	Free (As per regulator instruction)
		1Link ATM's (Up to 50K)	Free
	Gold Card	Owens Bank ATM's (up to 100k)	Free (As per regulator instruction)
		1Link ATM's (Up to 100K)	Free
ATM Receipts Fee	Us on Them	Rs. 2.5 per receipt, Fee will be charged if customer required receipt of transaction	
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID- Biometric ATM Transaction on 1 Link member banks	Us on Them	Up to 2% of transaction amount per transaction for ZTBL account holders. For other bank account holders, according to user's bank SOC	
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)
<b>Fund Transfers Through ADC Channel</b>			
Intra Bank Funds Transfer (FT)	Silver Card	Fund Transfer to Own Account, Any ZTBL Account	Free

**Schedule of Bank Charges effective from Jan 01, 2026**

		(Up to 200K)	
	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	Rs. Up to Rs.25000 per month per account is free after limit exhaust, 0.1% of transaction or Rs.200, whichever is less
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction(Since 1 Link charges members Bank)
<b>Utility Bill Payments</b>			
Bill Payment	Silver and Gold Card	Bill Amount	Free for customer
Only Bill enquiry			Rs. 1 per transaction(Since 1 Link charges members Bank)
Tax Payment charges ( ADC & OTC)		Up to 100K	Free (As per regulator instruction)
		100K to 1Million	
		Above 1Million	
<b>Purchase (POS)</b>			
Point of Sale transaction (Domestic)	Silver and Gold Card	Up to 50k for Silver Card Up to 100K for Gold Card	Free for customer
Dispute Handling charges		In case of Valid Claim	Free for customer
		In case of invalid Claim	Rs.10/-
<b>SMS Alert Service Charges</b>			
ADC Services & Salary Credit			Free (As per regulator instruction)
<b>1 Link OTC Portal (Over the Counter)</b>			
Bill Payments			Free

**Schedule of Bank Charges effective from Jan 01, 2026**

Funds Transfer through 1 Link OTC to Other Bank(IBFT)		Free
<b>INTERNET BANKING</b>		
Funds Transfer to other Banks(IBFT)	From 0 to 10,000	Free for Internet Banking registered users
	From 10001 to 200,000	Free for Internet Banking registered users
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free for Internet Banking registered users
Only Account Title Fetch		Free for Internet Banking registered users
Utility Bill Payment		Free for Internet Banking registered users
Bill inquiry on 1 link BPS fee		Free
Mobile Top-up		Free for Customer
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)
	100K+ TO 1M	
	Above 1M	
<b>MOBILE BANKING</b>		
Funds Transfer to other Banks(IBFT)	From 0 to 10000	Free as per regulator
	From 10001 to 200,000	Free for MB Registered Users
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free (As per regulator)
Only Account Title Fetch		Free
Utility Bill Payment		Free
Bill inquiry on 1 link BPS fee		Free
Mobile Top-up		Free
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)
	100K+ TO 1M	
	Above 1M	
<b>Accessibility of multiple account from a single Card(Silver &amp; Gold)</b>		

**Schedule of Bank Charges effective from Jan 01, 2026**

Additional Account Linking on Single Card(Silver & Gold)	Max.03 account link including default account	Rs. 400 per additional account
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<b>Digital Banking Services Charges for ZTBL Staff</b>			
ATM Card Issuance/replacement Fee	Silver Card	Valid for 03 years	Rs. 800/-
ATM Card Issuance/replacement Fee	Gold Card		Rs. 1500/-
ATM Card Renewal Fee	Silver Card	After 03 years	Rs. 800/-
ATM Card Renewal Fee	Gold Card		Rs. 1500/-
ATM Card Annual Fee	Silver Card	For 01 year	Free
ATM Card Annual Fee	Gold Card		Free
ATM Card Activation	Silver and Gold Cards		Free
ATM Cash Withdrawal	Silver Card	Owens Bank ATM's (Cash withdrawal at ZTBL ATM's)(up to 50k)	Free (As per regulator instruction)
		(Cash withdrawal at 1Link ATM's)(Up to 50K)	Free
	Gold Card	Owens Bank ATM's (Cash withdrawal at ZTBL ATM's)(up to 100k)	Free (As per regulator instruction)
		(Cash withdrawal at 1Link ATM's)(Up to 100K)	Free
ATM Receipts Fee	Us on Them	Rs. 2.5 per receipt, Fee will be charged if customer required receipt of transaction	
Cardless/Biometric Transaction		Us-on-Us Only	Rs. 15.00 per transaction
1-Link ID Biometric ATM Transaction on 1 Link member banks	Us on them	Up to 2% of transaction amount per transaction (for ZTBL account holders on 1 Link member banks). According to user's bank SOC (for another bank account holder ZTBL ATMs	
Balance Enquiry (Silver & Gold)		On own Banks ATM	Free (As per regulator

Schedule of Bank Charges effective from Jan 01, 2026

card			instruction)
		On any other 1Link member Banks ATM	Rs. 3.13 per transaction (Inclusive of FED)
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	Rs. Up to Rs.25000 per month per account is free. After limit exhaust, 0.1% of transaction amount or Rs.200 whichever is less (as per regulators instructions)
	Gold Card	Up to 500K	
Only Account Title Fetch			Rs. 1 per transaction
Bill Payment	Silver and Gold Card	Bill Amount	Free for customer
Only Bill enquiry			Rs. 1 per transaction
Tax Payment charges ( ADC & OTC)		Up to 100K	Free (As per regulator instruction)
		100K to 1Million	
		Above 1Million	
Point of Sale transaction (Domestic)	Silver and Gold Card	Free for customer	
Dispute Handling charges		In case of Valid Claim	Free for

**Schedule of Bank Charges effective from Jan 01, 2026**

		customer
	In case of invalid Claim	Rs.10/-
<b>1 Link OTC Portal (Over the Counter)</b>		
Bill Payments		Free
Funds Transfer through 1 Link OTC to Other Bank(IBFT)		Free
<b>INTERNET BANKING</b>		
Funds Transfer(IBFT)	From 0 to 10000	Free (As per regulator instruction)
	From 10001 to 200,000	Free for IB registered customers
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free (As per regulator)
Only Account Title Fetch		Free
Utility Bill Payment		Free for Customer
Bill inquiry on 1 link BPS fee		Free
Mobile Top-up		Free for Customer
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)
	100K+ TO 1M	
	Above 1M	
<b>MOBILE BANKING</b>		
Funds Transfer(IBFT)	From 0 to 10000	Free (As per regulator instruction)
	From 10001 to 200,000	Free for MB Registered Users.
Intra Bank Fund Transfer	Funds Transfer to own Account, any ZTBL Account (up to 200k)	Free (As per regulator)
Only Account Title Fetch		Free
Utility Bill Payment		Free
Bill inquiry on 1 link BPS fee		Free
Mobile Top-up		Free
Tax Payment Charges	Up to 100K	Free (As per regulator instruction)

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	100K+ TO 1M	
	Above 1M	
<b>Accessibility of multiple account from a single Card(Silver &amp; Gold)</b>		
Additional Account Linking on Single Card(Silver & Gold)	Max.03 account link including default account	Rs. 400 per additional account

(Note: All charges of (ADC) are exclusive of FED)

14. SCHEDULE OF RTGS CHARGES ON SETTLEMENT OF 3RD PARTY FUNDS TRANSFER THROUGH PRISM SYSTEM

a) Lower value limit Rs. 1,000,000/- and above

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
Monday to Friday	9:00 AM – 1:30PM	Rs. 200/-
	1:30PM – 3:00PM	Rs. 300/-
	3:00PM – 4:00PM	Rs. 500/-

b) Lower Value Limit Rs. 100,000/-

DAY	TRANSACTION TIME WINDOWS	PER TRANSACTION CHARGES (PKR)
MON – FRI	9:00AM – 4:30PM	Rs. 25/-

**Note:** NIL Charges on RTGS transactions (in light of SBP instruction vide PSD Circular No.2 of dated 18-03-2020, till further instructions of SBP

15. PROCESSING AND DOCUMENTATION CHARGES OF ISLAMIC FINANCING CASES

- a) Islamic Financing case file / booklet Rs. 200/-  
 b) E-CIB (CWR) Charges Rs. 50/- per client  
 c) Out of Pocket Expenses At Actual  
 d) Islamic Financing Application / Appraisal Fee/Processing Fee:

Type of Islamic Financing	Charges
For Development Finance	10,000/- per Financing Case (if the case is approved)
For Production Finance	7,000/- per Financing Case ((if the case is approved)

e) Postal Charges are as under: -

**Schedule of Bank Charges effective from Jan 01, 2026**

Sr. No.	Purpose of financing	RATE OF POSTAL CHARGES
1	Production	Rs. 500/-
2	Development Financing with tenure upto five years	Rs. 1,000/-
3	Development Financing with tenure above five years	Rs. 2,000/-

**16. REPOSSESSION/CONFISCATION CHARGES**

A) **Tractor(s)/Loader(s)/ Any other Vehicle:** Upto Rs. 100,000/- or actual, whichever is less excluding applicable taxes

Note:

- a) In addition to the above charges, all Government levies including federal excise duty / provisional sales tax on services as per prevailing rates subject to change that will be notified by the Tax Department of ZTBL, Head Office, Islamabad.
- b) Free remittance facility through DD/PO 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.