

# General Banking

21	Roshan Digital Account		
	Charges Description	Foreign Currency Value Account (FCVA)	Non-resident Rupee Value Account (NRVA)
i.	Debit Card Issuance Charges	NA	NIL
ii.	Debit Card Annual Charges	NA	Rs. 1150
iii.	Duplicate Debit Mastercard Classic (replacement fee)	NA	Rs. 700
iv.	Debit Card Delivery Charges	NA	As per Actual postal charge
vi.	Virtual Debit Card Issuance Charges (For one time cards)	NA	Issuance fee for following Card Limit ranges are: -Rs. 120 for up to Rs. 3,000 limit -Rs. 185 for up to Rs. 5,000 limit -Rs. 310 for up to Rs.20,000 limit; Rs. 435 for up to Rs. 50,000 limit -Rs. 550 for up to Rs. 100,000 limit
vii.	Virtual Debit Card Issuance Charges (For Reloadable cards)	NA	Issuance fee for following Card Limit ranges are: -Rs. 120 for up to Rs. 3,000 limit -Rs. 185 for up to Rs. 5,000 limit -Rs. 310 for up to Rs.20,000 limit; Rs. 435 for up to Rs. 50,000 limit -Rs. 550 for up to Rs. 100,000 limit
viii.	Reload Fee	NA	Free
ix.	Cheque Book Issuance	Rs. 19 per leaf	

## General Banking

x.	Cheque Book Delivery	As per Actual postal charge	
xi.	Inward Remittance (from abroad)	NIL	NIL
xii.	Outward Remittance (from Pakistan)	NIL	NIL
xiii.	Inter Bank Fund Transfer (local)	NA	0.1% of the transaction amount or Rs 200, whichever is lower.
xiv.	Cash withdrawal through Card (within Pakistan)	NA	Nil if at Faybal Bank ATM on 1 link/MNET member bank ATM Rs. 18.75
xv.	Cash withdrawal through Card (International)	NA	4% or Rs. 300 which ever is higher with maximum charges of Rs 3000
xvi.	SMS Alerts	NIL	NIL
xvii.	Currency Conversion Charges (virtual card)	up to 3.5% of the transaction amount including cross border transaction fee as per master card	
xviii.	Postal charges	As per actual	
xix.	Account Maintenance Charges	NIL	NIL
xx.	Pay Order Issuance	Rs.350/- (Flat)	Rs.350/- (Flat)
xxi.	Duplicate Pay Order	Rs 400/- (Flat)	Rs 400/- (Flat)
xxii.	Pay Order Issuance through Call Center	Rs. 150/- (flat)	Rs. 150/- (flat)
xxiii.	Cancellation of Pay order	Rs. 600/-	Rs. 600/-