

STANDARD TARIFF

**National Bank of Pakistan –
Japan Operations**



Schedule of Bank Charges (SoBC)

Effective from January 01, 2025

General Terms and Conditions

1. Supersession Clause:

This schedule supersedes all previous versions, including any special tariffs granted to customers. The Bank reserves the right to amend, modify, or cancel this schedule, in whole or in part, at its sole discretion without prior notice to customers.

2. Out-of-Pocket Expenses:

Any out-of-pocket expenses incurred in connection with services provided by the Bank shall be charged separately and are payable in addition to the commissions and charges specified in this schedule.

3. Foreign Currency Charges:

Charges applicable to transactions conducted in foreign currencies, if not explicitly specified in this schedule, shall be calculated based on their U.S. dollar equivalent, using the Bank's prevailing exchange rate at the time of processing.

4. Maximum Charges:

Unless expressly stated otherwise, the charges listed in this schedule are not subject to any maximum limit.

5. Regulatory Compliance:

All accounts and transactions are subject to the Bank's internal terms and conditions as well as the applicable laws, regulations, and guidelines enforced in Japan.

Trade Finance – Exports

1. LC Advising

Original		¥ 10,000
Amendment		¥ 5,000
Pre-Advising		¥ 5,000
As a Second Advising Bank (Original or Amendment)		¥ 3,000
Confirmation (Note: Charges may vary depending on party / country involved)		1.00% per Quarter (Min ¥ 20,000)/-
Cancellation	With Confirmation	¥ 5,000 + SWIFT Charges
	Without Confirmation	¥ 10,000 + SWIFT Charges
SWIFT Charges		¥ 5,000

2. LC - Collection / Negotiation (JPY)

Handling Commission		0.10% (Min. ¥ 20,000)
Payment Commission		0.05% (Min. ¥ 8,000)
Reimbursement Commission		¥ 8,000 + SWIFT Charges
Postage / Courier	Overseas	Actual
	Local	¥ 1,000
Interest		TIBOR + Spread
SWIFT Charges		¥ 5,000

3. LC - Collection / Negotiation (Foreign Currency)

Handling Commission		¥0.80 per USD (Min. ¥ 20,000)
Reimbursement Commission		¥20,000
Postage / Courier	Overseas	Actual
	Local	¥ 1,000
Mail Days Interest		¥0.38 per USD
Interest		SOFR + Spread
SWIFT Charges		¥ 5,000

4. DP / DA / CAD – Collection

Handling Commission - JPY	0.10% (Min. ¥ 32,000)
Handling Commission - Foreign Currency	¥ 0.80 per USD (Min. ¥ 32,000)
Payment Commission	0.05% (Min. ¥ 8,000)
Postage / Courier	Actual
SWIFT Charges	¥ 5,000

5. SWIFT / Postage

Acceptance Advice	¥ 5,000		
Reimbursement Claim	¥ 2,000		
MT-202	¥ 2,500		
Negotiation Advice	¥ 5,000		
MUFG Commission (JPY Transfer)	¥ 1,000		
Other	¥ 4,000		
Postage (Up to 0.5kg)	Pakistan / Sri Lanka / Bangladesh	EMS	¥ 5,000
		DHL	¥ 7,500
	Singapore, Hong Kong, Korea	EMS	¥ 4,500
		DHL	¥ 6,500
	Others	EMS/DHL	¥ 7,500

Trade Finance – Imports

1. Letter of Credit

Issuance / Opening	0.40% per Quarter (Min. ¥ 20,000)
SWIFT Charges	¥ 5,000 per Page (Min. ¥10,000)
Amendment	¥5,000 + SWIFT
Cancellation	¥10,000 / Equivalent US\$
Import Bill	¥15,000

Trade Finance – Guarantee / Bonds

1. Letter of Guarantee / Bonds

Issuance / Extension	0.40% per Quarter (Min. ¥ 20,000)
Claim Handling Charges	¥15,000
Documents Vetting Charges	Actual (Min. ¥20,000)
SWIFT Charges	¥ 5,000 per Page (Min. ¥10,000)

REMITTANCES

1. Local Outward Transfer – JPY

MUFG Branches	¥ 1,380
Other Banks	¥ 1,490
Amendment / Cancellation	¥ 1,490

2. Local Outward Transfer - Foreign Currency

Remittance Commission	¥ 2,500
SWIFT Charges	¥ 3,000
Lifting Comm. (US\$ Cash)	¥ 2 per USD
Lifting Comm. (Dr US\$ A/C)	0.05% (Min. ¥ 2,500)

3. Foreign Outward Transfer - Home / Family Remittance

Home / Family Remittance to Pakistan (PKR Account) by Pak National of PoC Holder		Free of Charges
Home / Family Remittance to Pakistan (PKR Account) by Non-Pakistani	Commission	¥ 2,500
	SWIFT Charges	¥ 3,000
Family Remittance to Pakistan (FC Account)	Commission	¥ 2,500
	SWIFT Charges	¥ 3,000
Family Remittance to Countries Other than Pakistan	Commission	¥ 5,000
	SWIFT Charges	¥ 3,000
Paid by USD – Cash	Lifting	¥2 per USD
Paid by USD - Account	Handling	0.05% (Min. ¥ 2,500)
Amendment	Our Commission	¥ 2,000

4. Foreign Outward Transfer - Commercial Remittance

JPY	Remittance	¥ 16,000
	SWIFT	¥ 3,000
	Lifting	0.05% (Min. ¥ 2,500)
USD - With Exchange / Paid by JPY	Remittance	¥ 10,000
	SWIFT	¥ 3,000
USD	Remittance	¥ 10,000
	SWIFT	¥ 3,000
	Lifting - USD Cash	¥ 2 per USD
	Lifting - USD Account	0.05% (Min. ¥2,500)
Amendment	Our Commission	¥ 5,000

5. Foreign Inward Transfer - JPY

Type	Amount Range	Local Transfer	Our Commission
Customer Transfers (Note: For Commercial Transactions, commission calculation would be per shipment where applicable i.e. for each Bill of Lading in a transaction)	~¥ 10,000	¥1,000	¥ 500
	¥ 10,001~ ¥ 100,000	¥1,000	¥ 2,500
	¥ 100,001~ ¥ 5,000,000	¥1,000	¥ 15,000
	¥ 5,000,001~¥ 10,000,000	¥1,000	¥ 20,000
	¥10,000,001~¥100,000,000	¥1,000	0.06% (Min. 30,000)
	¥100,000,001~	¥1,000	0.026% (Min. 60,000)
Bank Transfers (Trade Payments)	~¥ 10,000	¥1,000	¥ 500
	¥ 10,001~ ¥ 100,000	¥1,000	¥ 2,500
	¥ 100,001~ ¥ 5,000,000	¥1,000	¥ 15,000
	¥ 5,000,001~¥ 10,000,000	¥1,000	¥ 20,000
	¥10,000,001~¥100,000,000	¥1,000	0.06% (Min. 30,000)
	¥100,000,001~	¥1,000	0.026% (Min. 60,000)
Bank Transfers (Treasury Payments)	--	¥1,000	--

6. Foreign Inward Transfer - Foreign Currency

Individual Customers	With Exchange	Any Amount	Free
	Without Exchange	~¥100,000	¥ 1,500/US\$15
		¥100,000~	0.05% (Min. ¥2,500/US\$25)
Corporate Customers (With Exchange)	With Exchange	Any Amount	¥ 5,000/US\$ 40
Corporate Customers (Without Exchange)	Handling Commission		¥ 5,000/US\$ 40
	Lifting Commission	~¥100,000	¥2,000/US\$20
		¥100,000~	0.05% (Min. ¥2,500/US\$25)

7. Collection - Cheques / Demand Drafts

Currency	Amount Range	Commission
JPY	~¥ 10,000	¥ 500
	¥ 10,001~ ¥ 100,000	¥ 2,500
	¥ 100,001~ ¥ 5,000,000	¥ 15,000
	¥ 5,000,001~¥ 10,000,000	¥ 20,000
	¥10,000,001~¥100,000,000	0.06% (Min. 30,000)
	¥100,000,001~	0.026% (Min. 60,000)
	Paying Bank Commission (If any)	Actual
Foreign Currency	Postage / Courier	US\$25 or Actual
	Our Comm.	US\$50
	Overseas Bank Charges	Actual

Account Services

1. Account Maintenance Charges

Account Maintenance Charges (Government Accounts / Government Officials / Banks & FIs are Exempt)	Customer Type	Minimum Average Balance	Annual Charges
	Individuals - JPY/FC	¥50,000	¥5,000
	Corporates - JPY / FC	¥250,000	¥10,000

2. Other Charges

Cheque Book (50 Leaves)		¥ 6,000
Balance Certificate		¥ 1,000
Other Certificates		¥ 1,000
Account Closing Charges		¥ 500
Auditor Confirmation		¥ 2,000
US\$ Cash ⇒ US\$ A/C		¥2 per USD
JPY Cash ⇒ US\$ A/C		TTS
US\$ A/C ⇒ US\$ Cash		¥2 per USD
US\$ A/C ⇒ JPY A/C / Cash		TTB
Statement of Account (Individual)	Yearly	FREE
	Other than above	¥ 1,000
Statement of Account (Corporate)	Monthly / Quarterly / Yearly	FREE
	Other than above	¥ 1,000