

November 13, 2010

Subject: **New Schedule Of Charges**

Dear Customer,

As you know we are serving our clients in every possible way we can. We greatly value our clients and respect their steady relations with us.

This is to inform you that we have revised our Schedule of Charges. The details of the changes from the previous schedule are as follows:-

Sr.#	Details	Existing	New
1.	Minimum account Balance (Shares + Cash)	Rs.25000/ -	Waived
2.	Minimum account Balance (Cash only to be maintained)	Rs.5000/-	Rs.10000/-
3	If cash balance falls below Rs.10000/-		Rs.50/- per month
4.	Monthly/Quarterly Statement	Rs.50/-	Waived
5.	If Account remains inactive for six months.	Rs.100/-	Waived
6	Annual Account Maintenance Charges, In advance for one calendar year (January-December)	Rs.400	Rs.1000/-

To enable our clients to take necessary action at their end, the new Schedule of Charges will be made effective from January 1, 2011.

In case the above changes do not suit you and you wish to close your account with us you are requested to send us a written request for closure of your account before 1<sup>st</sup> January 2011. Please note that charges will be applicable on/from 1<sup>st</sup> February 2011.

In this regard if you have any queries, please feel free to contact at 042 35751212, Mr.Rao Sajid Ali Ext. # 125 or Mr.Abdul Rauf Ext. # 137.

We assure you of our continued support and look forward to serving you.

Thanking you,



**(Dr. Yasir Mahmood)**

Chief Executive

N.b. The complete revised Schedule of Charges is enclosed with this letter and is also posted at our website [www.invest.pk](http://www.invest.pk).