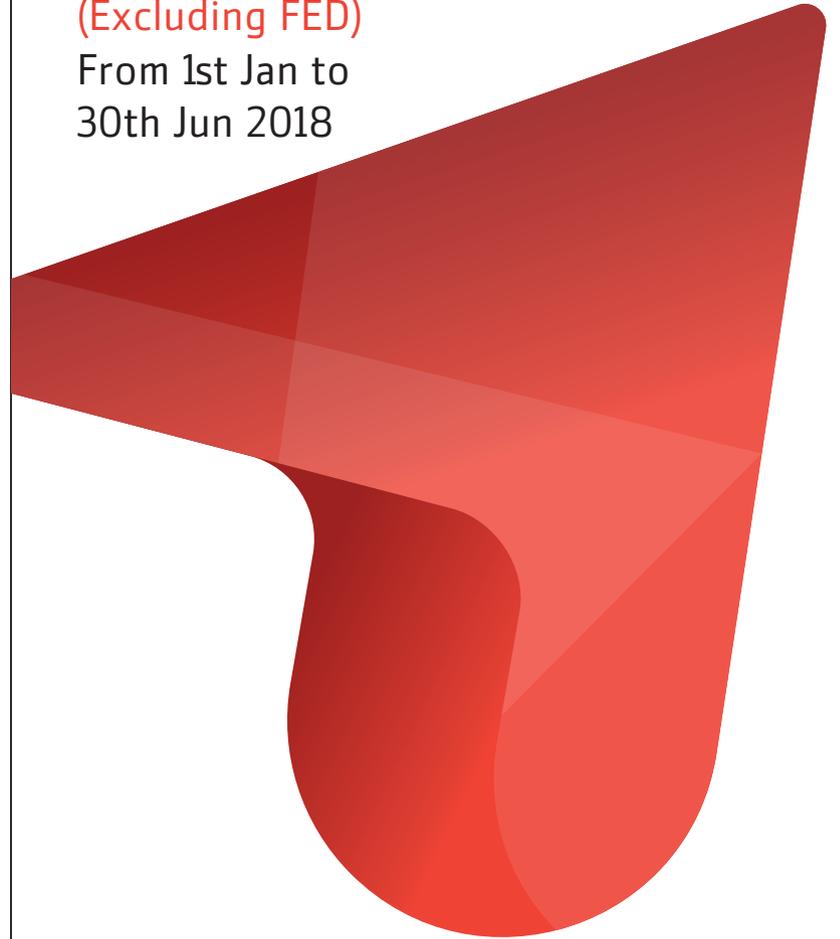


Schedule of Bank Charges

Abridged Version
(Excluding FED)

From 1st Jan to
30th Jun 2018



Bank Alfalah Limited
B. A. Building, I. I. Chundrigar Road,
Karachi, Pakistan - 74000
111 225 111
bankalfalah.com


Bank Alfalah
The Way Forward

Contents

Advances/Finances

- A. Advances

Consumer Banking

- A. Visa/MasterCard/AMEX Card
- B. Alfalah Personal Loans
- C. Alfalah Car Financing
- D. Alfalah Home Finance

General Banking

- A. Inward/Outward Remittances (Foreign) and Cheque Purchase
- B. Remittances (Domestic)
- C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers
- D. Miscellaneous Charges

Alternative Delivery Channels

Advances/Finances

A. Advances

2. Charges for Advances Against Pledge/Hypothecation

2.j) ECIB Report	Rs 120/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.
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3. Alfalah Karobar Finance

i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.
	Renewals at existing/reduced level Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.

4. Alfalah Milkiat Finance

i) Processing Fee(Up-front with LAF)	Rs. 8,500/- or 0.2% of the loan amount, whichever is higher.
ii) Late Payment Charges	Upto Rs. 500,000 Rs. 200/- B/w Rs. 500,001 and Rs. 1,000,000 Rs. 450/- B/w Rs. 1,000,001 and Rs. 2,000,000 Rs. 1,000/- B/w Rs. 2,000,001 and Rs. 4,000,000 Rs. 1,800/- B/w Rs. 4,000,001 and Rs. 5,000,000 Rs. 2,750/- Above Rs.5,000,000/- Rs. 5,000/-

Advances/Finances

iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.
v) Property Valuation Charges	Actual charges of valutors on the Bank's approved panel.
vi) Business & Financial Appraisal Charges	At actual
5. Alfalah Quick Finance	
i) Processing Charges	Rs. 1,600/- per application
ii) Renewal/Enhancement Charges	Rs. 800/- per application
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.
6. EEZEE Finance	
i) Processing Charges	Rs. 2,000/-
ii) Renewal/Enhancement Charges	Rs. 1,000/-
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.
7. Alfalah Merchant Line	
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Upto 0.2% or a minimum of PKR 17,000/- Or as per arrangement approved by the Bank's Competent Authority.
	Renewals at existing/reduced level Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Upto 0.2% or a minimum of PKR 17,000/- Or as per arrangement approved by the Bank's Competent Authority.
ii) Documents Charges	Actual cost of revenue and special adhesive stamps.
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.
iv) Late Payment Charges	Rs. 200/- per day after 5 days of becoming due.

Advances/Finances

8. Alfalah Bill and Cash

Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2% or a minimum of PKR 20,000 Or as per arrangement approved by the Bank's Competent Authority.
	Renewal at existing/reduced level Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2% or a minimum of PKR 20,000 Or as per arrangement approved by the Bank's Competent Authority.
Late Payment Charges	Rs. 50 per day after due date.

9. Alfalah Fleet Finance

1- Processing Fee	0.5% of the finance amount. Minimum Rs. 5,000/-, if finance amount is less than Rs. 10 million.
2- Late Payment Charges	0.1% per day of the overdue Instalment.
3- Cheque Return Charges	Rs. 100/- per dishonored cheque.
4- Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.
5- Early Termination Charges a. If Terminated in the 1st year b. If Terminated in the 2nd year c. If Terminated in the 3rd year d. If Terminated in the 4th year e. If Terminated in the 5th year	a. 5% of the principal outstanding b. 4% of the principal outstanding c. 3% of the principal outstanding d. 2% of the principal outstanding e. 1% of the principal outstanding
6- Legal Documentation Charges	At actual
7- Vehicle Valuation Charges (if applicable)	At actual
8- Income Estimation Charges (if applicable)	At actual
9- Comprehensive Insurance Charges	At actual
10- Vehicle Repossession Charges	Upto Rs. 100,000/-
11- Survey Charges for Repossessed Vehicle	At actual
12- Vehicle Registration Service Fee	Upto Rs. 20,000/-
13- Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- for small vehicle (Cars, Vans, Jeeps, etc.) Rs. 10,000/- for large commercial vehicles (Trucks, Buses, etc.)

Consumer Banking

A. Visa/MasterCard/AMEX Card

1. Credit Card Operations (Jan-Jun-2018)

<p>i) Service Fee</p>	<p>Visa/MasterCard 3.33% per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2% per month (24% APR) on BTF Transactions AMEX Card 3.167% per month (38% APR) on Cash Advance 3.167% per month (38% APR) on Retail Transactions</p> <p>SBS Factors & APR details: (31.23% to 36.74%)</p> <p>BTF to SBS transactions (APR 17.73% to 21.44%)</p> <p>Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)</p> <p>Cheque Book and Credit on Phoneto SBS Transactions (APR 24.58% to 29.27%)</p>
<p>ii) Late Fee</p>	<p>Rs. 1,450/- or 10% of minimum amount, whichever is higher</p>
<p>iii) Merchant Discount Charges</p>	<p>Upto 5% of transaction amount</p>
<p>iv) Cash Withdrawal Fee:</p>	
<p>a) Cash Advance Fee/Call & Pay Fee</p>	<p>Rs. 1,000/- or 3% of cash advance amount, whichever is higher</p>
<p>b) Acquiring Bank Charges</p>	<p>1% of cash advance amount</p>
<p>c) Counter Fee of other cards</p>	<p>1% of cash advance amount or Rs. 300/-, whichever is higher</p>
<p>v) Cheque/Cash Pickup Fee</p>	<p>Rs. 200/- (available in cities having Bank Alfalah branches)</p>
<p>vi) Over-limit Fee</p>	<p>2% of the over limit amount or Rs. 1,200/-, whichever is higher</p>
<p>vii) Voucher Retrieval Fee</p>	<p>Local Rs. 350/- and international Rs. 800/-</p>
<p>viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee</p>	<p>Rs. 600/-</p>
<p>ix) Cheque Return Charges/Rejected Autopay Service Fee</p>	<p>Rs. 1,000/-</p>
<p>x) Step by Step/Credit on Phone to SBS Processing Charges</p>	<p>Rs. 500/- or 2.5% of transaction amount, whichever is higher</p>
<p>xi) Step by Step/Credit on Phone to SBS Premature Settlement Charges</p>	<p>5% on balance amount or Rs. 1,000/-, whichever is higher</p>
<p>xii) Credit Cover Premium</p>	<p>0.69% of outstanding amount</p>
<p>xiii) Utility Bill Payment</p>	<p>Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)</p>
<p>xiv) Visa Platinum/Titanium/AMEX Card Priority Pass Fee</p>	
<p>a) Annual Fee</p>	<p>US\$ 10.00</p>
<p>b) Airport Lounge Visit Fee</p>	<p>US\$ 31.80 per visit</p>
<p>xv) SMS Alert Fee</p>	<p>Rs. 85/- per month</p>
<p>xvi) Mobile Banking Fee</p>	<p>Rs. 100/- per month</p>
<p>xvii) Merchant Cash Advance Incentive</p>	<p>Rs. 25/- per transaction</p>

Consumer Banking

A. Visa/MasterCard/AMEX Card

xviii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/MasterCard/AMEX Card rules.																
xix) Arbitration Charges	US\$ 500/-																
xx) Insurance Cancellation Charges	Rs. 100/-																
xxi) Platinum Card Issuance Fee	Rs. 4,000/-																
xxii) Platinum Supplementary Card Issuance Fee	Rs. 2,000/-																
xxiii) Platinum Card Upgradation Fee	Rs. 1,500/-																
xxiv) Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-																
xxv) Internet Charges	Rs. 100/- per session																
xxvi) Reward Point Booklet Charges	Rs. 300/- per book																
xxvii) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher																
xxviii) Chip Card Upgradation Charges	<table border="0"> <tbody> <tr> <td>Classic (Basic)</td> <td>Rs. 500</td> </tr> <tr> <td>Classic (Supplementary)</td> <td>Rs. 500</td> </tr> <tr> <td>Gold (Basic)</td> <td>Rs. 750</td> </tr> <tr> <td>Gold (Supplementary)</td> <td>Rs. 750</td> </tr> <tr> <td>Platinum (Basic)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Platinum (Supplementary)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Titanium (Basic)</td> <td>Rs. 1,250</td> </tr> <tr> <td>Titanium (Supplementary)</td> <td>Rs. 800</td> </tr> </tbody> </table>	Classic (Basic)	Rs. 500	Classic (Supplementary)	Rs. 500	Gold (Basic)	Rs. 750	Gold (Supplementary)	Rs. 750	Platinum (Basic)	Rs. 1,000	Platinum (Supplementary)	Rs. 1,000	Titanium (Basic)	Rs. 1,250	Titanium (Supplementary)	Rs. 800
Classic (Basic)	Rs. 500																
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Titanium (Basic)	Rs. 1,250																
Titanium (Supplementary)	Rs. 800																
xxix) Safe Custody Handling Charges	Rs. 500/- on post dated cheques																
xxx) Card Conversion Fee (one time charges)	Upto 2,000/-																
xxxi) Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)																
xxxii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion																
xxxiii) C-Shop products for value more than Rs. 5,000/-	Processing fee of 2.5% or Rs. 500/-, whichever is higher on per transaction amount																
xxxiv) Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000/-																
xxxv) Annual Fee for AMEX Gold Card	Basic Card: Rs 6,000/- Supplementary Card: Rs 3,000/-																
xxxvi) Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-																
xxxvii) Visa Cash Back Credit Card Program Conversion Fee	Rs. 2,000/- per conversion																
xxxviii) CIP Lounge Fee	Rs. 1,000/- per visit																
xxxix) Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,000/- + FED																
xxxx) Balance Enquiry:	NIL																
a) From Bank Alfalah's ATM	Rs. 2.5/- per enquiry																
b) From 1-Link member bank ATM	Rs. 5/- per enquiry																
c) From MNET ATM	Rs. 25/- per enquiry																
d) From Visa member bank ATM	Rs. 25/- per enquiry																

Consumer Banking

A. Visa/MasterCard/AMEX Card

3. Corporate/SME Credit Card (Jan-Jun-2018)

i)	Service Fee	2% per month (24% APR) on cash advance 2% per month (24% APR) on Retail Transactions.
ii)	Late Fee	Rs. 1,450 or 10% of minimum amount, whichever is higher
iii)	Cash Withdrawal Fee:	
	(a) Cash Advance Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher
	(b) Acquiring Bank Charges	1% of cash advance amount
iv)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)
v)	Over-limit Fee	2% of the over limit amount or Rs. 1,200/-, whichever is higher
vi)	Voucher Retrieval Fee	Local Rs. 500/- and international Rs. 1,000/-
vii)	Card Replacement Fee	Rs. 2,000/-
viii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-
ix)	Credit Cover Premium	0.69% of outstanding amount
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)
xi)	Priority Pass Fee:	
	a) Annual Fee	US\$ 10.00
	b) Airport Lounge Visit Fee	US\$ 31.80 per visit
xii)	SMS Alert Fee	Rs. 85/- per month
xiii)	Mobile Banking Fee	Rs. 100/- per month
xiv)	Merchant Cash Advance Incentive	Rs. 25/- per transaction
xv)	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.
xvi)	Arbitration Charges	US\$ 500/-
xvii)	Internet Charges	Rs. 100/- per session

Consumer Banking

A. Visa/MasterCard/AMEX Card

xviii) Reward Point Booklet Charges	Rs. 300/- per book
xix) Annual Fee	Rs. 6,000/- per card
xx) Card Renewal Fee	No renewal fee
xxi) Card Issuance Fee	No issuance fee
xxii) Chip Card Issuance Fee	Rs. 750/- for Principal Member Rs. 500/- for Supplementary Card
xxiii) Safe Custody Handling Charges	Rs. 500/- on post dated cheques
xxiv) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion
xxv) CIP Lounge Fee	Rs. 1,000 per visit
xxvi) C-Shop products for value more than Rs. 5,000/-	Processing fee of 2.5% or Rs. 500/-, whichever is higher on per transaction amount.
xxvii) Balance Enquiry:	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry
c) From MNET ATM	Rs. 5/- per enquiry
d) From Visa member bank ATM	Rs. 25/- per enquiry

4b. Payroll/Merchant Card (Jan-Jun-2018)

i) Card Issuance Fee	NIL
ii) Card Replacement Fee	Rs. 200/-
iii) Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-
iv) Cash Withdrawal:	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 15/- per transaction
c) From MNET ATM	Rs. 15/- per transaction
d) From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
e) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
v) Balance Enquiry:	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry
c) From MNET ATM	Rs. 5/- per enquiry
d) From Visa member bank ATM	Rs. 25/- per enquiry
vi) SMS Alert Fee	Rs. 85/- per month
vii) Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction

Consumer Banking

A. Visa/MasterCard/AMEX Card

viii)	Acquiring Bank Charges	1% of cash advance amount
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)
xi)	Internet Charges	Rs. 100/- per session
xii)	Cheque Book Issuance Charges	Rs. 300/-
xiii)	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.
xiv)	Arbitration Charges	US\$ 500

5. Debit Card (Jan-Jun-2018)

i)	Card Issuance Fee	
	a) Supplementary Card Issuance/ Renewal Fee	Rs. 550/-
	b) Supplementary Royal Platinum Debit Cards Issuance/Renewal Fee	Rs. 1,000/-
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance/ Renewal Fee	Rs. 750/-
ii)	a) Basic Card Replacement Fee	Rs. 550/-
	b) Royal Platinum Debit Cards Replacement Fee	Rs. 1,000/-
	c) Alfalah Karobar Finance Debit Cards Replacement Fee	Rs. 750/-
	d) Signature Debit Cards Replacement Fee	Rs. 1,000/-
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-
iv)	Cash Withdrawal:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs. 15/- per transaction
	c) From MNET ATM	Rs. 15/- per transaction
	d) From Visa member bank ATM	Rs. 300 or 3% of cash withdrawal amount, whichever is higher
	e) From Bank Alfalah's POS Machine	NIL
	f) From Non-Bank Alfalah's POS machine	Rs. 300 or 3% of cash withdrawal amount, whichever is higher

Consumer Banking

A. Visa/MasterCard/AMEX Card

<p>v) Balance Enquiry:</p> <ul style="list-style-type: none"> a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM 	<p>NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry</p>	
<p>vi) Utility Bill Payment</p>	<p>Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)</p>	
<p>vii) Priority Pass Fee</p> <ul style="list-style-type: none"> a) Annual Fee b) Airport Lounge Visit Fee 	<p>US\$ 10.00 US\$ 31.80 per visit</p>	
<p>viii) Annual Fee</p>	<p>Rs. 750/- per Classic/AKK Debit Card per year Rs. 950/- per Gold/AKF Debit Card per year Rs. 1,300/- per Royal Platinum Debit Card per year Upto Rs. 5,000/- per Signature Debit Card per year Rs. 1,000/- per Gold/Digital Bundle per year</p>	
<p>ix) Foreign Transactions</p>	<p>Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rule.</p>	
<p>x) Arbitration Charges</p>	<p>US\$ 500</p>	
<p>xi) Supplementary Card Annual Fee</p>	<p>Rs. 250/- per Classic/AKK Debit Card per year Rs. 300/- per Gold/AKF/Digital Bundle Debit Card per year Rs. 600/- per Royal Platinum Debit Card per year Rs. 5,000/- per Signature Debit Card per year</p>	
<p>xii) CIP Lounge Fee</p>	<p>Rs. 1,000/- per visit</p>	
<p>xiii) Foreign Currency Transactions processed through foreign merchants</p>	<p>3% of the transaction amount and Rs. 0.4 per US dollar conversion</p>	

Consumer Banking

B. Personal Loans

1. Personal Loans		(Jan-Jun-2018)
i)	Processing Fee	Rs. 3,500/- or 1.2% of the loan amount, whichever is higher
ii)	Late Payment Fee	Rs. 600/- per missed instalment
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount A year is equal to 12 instalments from the date of disbursement. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).
v)	Cheque Return Charges	Rs. 600/-
vi)	Pay Order Reissuance	Rs. 500/-
vii)	Enhancement Fee	Rs. 2,000/-
viii)	Litigation Charges	At actual
ix)	Cheque Collection Charges	Rs. 500/-
x)	Reissuance of Payoff Sheet/ Amortisation Schedule	Rs. 500/-

C. Alfalah Auto Loan/Consumer Auto Lease Finance

1. Alfalah Auto Loan/Consumer Auto Lease Finance		(Jan-Jun-2018)
i)	Processing & Documentation Charges per application	Rs. 7,500/-
ii)	Vehicle Evaluation Charges (if applicable)	Upto Rs. 10,000/- or as per the actual, whichever is less.
iii)	Registration Service Charges	Upto Rs. 5,000/- or as per the actual, whichever is less.
iv)	Early Payment Charges (Prepayment/ Balloon Payment) <ul style="list-style-type: none"> • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years Revision will be implemented on fresh booking from 2017.	8 % of the principal outstanding 6 % of the principal outstanding 3 % of the principal outstanding
v)	Cheque Return or Rejected Auto Pay Charges	Rs. 600/-
vi)	Penalty on Late Payment	Rs. 1,000/- per instalment
vii)	Vehicle Repossession Charges	Upto Rs. 100,000/-

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance

viii)	Survey Charges for Repossessed Vehicle	Upto Rs. 3,000/-
ix)	Warehouse Charges for Repossessed Vehicle	Rs. 1,200/- per month
x)	Comprehensive Insurance Charges	At actual
xi)	Income Evaluator Charges (if applicable)	Upto Rs. 5,000/- or as per the actual, whichever is less.

D. Alfalah Home Finance

1. Alfalah Home Finance (Jan-Jun-2018)

i)	Processing Fee	
	Processing Fee (local salaried)	Rs. 6,000/- (flat)
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)
	Processing Fee (expatriate customer)	Rs. 6,000/- (flat)
	Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 6,000/- (flat)
ii)	Evaluation Charges	At actual
iii)	Documentation Charges	At actual, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/persons
iv)	Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,000/- per instalment
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)
vi)	Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.
vii)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility.

Consumer Banking

D. Alfalah Home Finance

viii)	Balloon/Partial Payments Maximum two allowed in a year with a minimum of 10% and maximum of 20% of the outstanding balance. However, no balloon payment shall be allowed during 1st year of disbursement without levy of penalty.	Upto two payments allowed in a year for the total balloon amount of upto 20% of the outstanding balance. However no balloon payment shall be received during 1st year of disbursement without levy of penalty.	
ix)	Adjustment of Plot Purchase Loan (without construction)	Upto 6% of the plot purchase facility amount.	
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (if required) shall be obtained at his cost: Valuation report, Income estimation report	At actual	
xi)	All related charges like cheque return fee etc. as applicable in general banking are payable.		
xii)	Income Estimation wherever applicable/required	At actual	

Note:

These charges are subject to change on half-yearly basis. However, terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any Bank Alfalah branch.

All Govt. levies on all above charges or otherwise will be payable by the applicant/borrower.

General Banking

A. Inward/Outward Remittances (Foreign) and Cheque Purchase

1.a)	Outward T.T. through Debit of Account	USD 18 flat rate for payments upto USD 1,000. 0.25% of payments exceeding USD 1,000, with min. charge of USD 18 and max. charge of USD 75. SWIFT charges US\$ 5 or eqv PKR will be additional.
1.b)	Demand Draft through Debit of Account	USD 15 or equivalent PKR + SWIFT charges. 0.5% will also be applicable if amount is not retained in the account for 15 days.
1.c)	Issuance of Duplicate FDD Cancellation of FDD/FTT/FMT Stop Payment of FDD	USD 12 or equivalent PKR plus actual SWIFT charges. USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual). USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).
1.d)	Inward: If proceeds are credited to an account maintained with us Others	NIL USD 6 or equivalent.
1.e)	Received from abroad or local Bank's branches and where payment is demanded in Foreign Currency	Minimum USD 4 - Maximum USD 7 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.
1.f)	Home Remittance	NIL, if proceeds are credited to an account with us.
1.g)	Others	Rs. 50/- plus Money Order/Telegram charges
1.h)	PRC Issuance Charges for over 1 year period	Rs. 200/-
2. Foreign Exchange Permits		
2.a)	Family Maintenance	Rs. 1,200/- per transaction
2.b)	Studies Abroad	Rs. 1,200/- per transaction
2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,700/- per transaction plus remittance charges
2.d)	Other approvals from SBP	Rs. 1,700/- per transaction plus remittance charges
3. Other Charges		
3.a)	Unpaid Items	Inward: USD 15 per instrument plus actual postage/courier charges.
		Outward: USD 12 per instrument (Equivalent Pak Rupees) plus actual postage/courier charges.
		Correspondence charges will be extra if any at actual.
3.b)	Correspondents Charges	Actual (if any will be recovered)
3.c)	Postage	Rs. 150/- or actual, whichever is higher
3.d)	Courier Service	Rs. 2,000/- or actual, whichever is higher
3.e)	Full Text Swift	Rs. 2,000/- or actual, whichever is higher
3.f)	Brief Text Swift	Rs. 1,000/- or actual, whichever is higher

General Banking

B. Remittances (Domestic)

1.a) Bankers Cheque	For Account Holders: Rs. 300/- For Non Account Holder: Upto 100 k - Rs. 720/- (flat) Above 100k - Rs. 1,200/- (flat) For Non Account Holders Bankers Cheque upto PKR 500,000/- can be made on daily basis.
Bankers Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.
1.b) Cancellation of Pay Order/Demand Draft/Bankers Cheque	Rs. 400/- (flat)
Stop Payment of Pay Order/Demand Draft/Bankers Cheque	Rs. 400/- (flat)
1.c) Issuance of Duplicate Bankers Cheque	Rs. 300/- (flat)
1.d) Issuance of Drafts, MTs and TTs i) Drawn on us: ii) Drawn on other Banks: i) Upto Rs. 10,000/- ii) From Rs. 10,001/- to Rs. 100,000/- iii) From Rs. 100,001/- to Rs. 1,000,000/- iv) From Rs. 1,000,001/- to Rs. 2,000,000/- v) Over Rs. 2,000,000/-	(Courier/Postage charges are not applicable in case of issuance of Drafts/MT/TT) Above Rs. 1 Million - NIL 0.25% minimum Rs. 50/- 0.20% minimum Rs. 100/- 0.10 % minimum Rs. 200/- 0.075% minimum Rs. 500/- 0.015% minimum Rs. 1,000/-
1.e) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction
1.f) RTGS Charges i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval)
ii) MT 102 Monday to Friday (PKR 100,000 to PKR 999,999)	9:00 am to 4:00 pm - Rs. 50/- per transaction (subject to treasury approval)

C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers

1. Safe Deposit Locker	
1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)

General Banking

C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers

i) Small	*Rent Rs. 3,500/- per annum or life time free locker facility on deposit of Rs. 30,000/- key deposit. Refundable in case of surrender of the locker facility.
ii) Medium	*Rent Rs. 4,500/- per annum or life time free locker facility on deposit of Rs. 40,000/- key deposit. Refundable in case of surrender of the locker facility.
iii) Large	*Rent Rs. 6,500/- per annum or life time free locker facility on deposit of Rs. 50,000/- key deposit. Refundable in case of surrender of the locker facility.
<p>Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account or monthly average balance of Rs. 5 million or US\$ 50,000 in regular saving account or Alfalah Kifayat account or average monthly balance of Rs. 8 million in Royal Profit account will be provided free small/medium locker for a year. This facility will be available for existing customers who are maintaining the required average balance for one year. In case locker is surrendered during the first six months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis.</p>	
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.
1.c) Breaking	Actual cost of breaking plus Rs. 1,000/ per locker for all locker sizes.
1.d) Late Fee (locker rental)	Rs. 300/- per month or part thereof for all locker sizes.

General Banking

D. Miscellaneous Charges

1. Balance Confirmation

1.a)	Balance Confirmation Certificate	Rs. 300/- (flat)
1.b)	Balance Confirmation to Auditors	Rs. 500/-

2. Statements/Advices

2.a)	Statement of Account on request (including duplicate) Statement of Account for closed accounts	Rs. 35/- per statement (inclusive of FED) Rs. 10/- per page with a maximum amount of Rs. 35/-
2.b)	Duplicate Advice Charges	Rs. 50/- per copy

3. Cheques/Cheque Books

3.a)	Issuance of New Cheque Book (PKR & FCY)	Rs. 14/- per leaf
3.b)	Stop Payment of Cheques	Rs. 450/- per cheque maximum Rs. 1,300/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked.
3.c)	Stop Payment of lost Cheque Book	Rs. 1,200/- or USD 14 or equivalent PKR for FCA.

4. Clearing

4.a)	Pak Rupee Clearing	
	i) Same day clearing charges (including return)	Rs. 550/- per instrument
	ii) Intercity clearing charges	Rs. 260/- per instrument (Intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections)
	iii) Local Bill Collection (OBC)	Rs. 600/- flat on bill less than USD 10,000. Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.
	iv) Cheque returned unpaid	
	• Inward clearing (applies on Intercity clearing as well)	Rs. 600/- per cheque
	• Outward clearing (excluding OBC)	NIL
	• Cash cheques returned	Rs. 450/- per cheque
	• OBC return charges	Rs. 300/- per cheque returned (Postage/Courier charges are not applicable)
	• Inward bill for collection, returned unpaid	Rs. 500/- per cheque

General Banking

D. Miscellaneous Charges

<p>4.b) US\$ Clearing</p> <ul style="list-style-type: none"> • Outward Clearing • Inward Clearing Returned • Outward Clearing Returned 	<p>USD 5 per instrument plus actual postage/courier charges.</p> <p>USD 12 per instrument plus actual postage/courier charges.</p> <p>USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.</p>	
<p>5. Issuance, Retrieval, etc. of Statements/Certificates/Documents</p>		
<p>5.a) Account Maintenance Certificate</p>	<p>Rs. 150/- per certificate</p>	
<p>5.b) i) Certificate regarding profit and tax deducted during other financial years.</p> <p>ii) Certificate of tax withheld on cash withdrawals</p> <p>iii) Issue of other certificates</p>	<p>Free</p> <p>Free</p> <p>Rs. 200/- per certificate</p>	
<p>5.h) Service charges for not maintaining requisite balance, as defined below for all products:</p> <p>i) PKR Current Accounts Rs. 5,000/- monthly average balance (account opening balance Rs. 1,000/-)</p> <p>ii) Alfalah Kamyab Karobar Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-)</p> <p>iii) FCY Current Accounts (account opening balance/monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000</p> <p>iv) **Saving LCY (account opening balance Rs. 100/-)</p> <p>v) Saving FCY Account (USD/GBP/EUR 250 or JPY 10,000 account opening balance)</p> <p>vi) Royal Profit Rs. 100,000/- average monthly balance (account opening balance Rs. 10,000/-)</p> <p>vii) Alfalah Kifayat Account Rs. 10,000/- monthly average balance (account opening balance Rs. 10,000/-)</p> <p>viii) BBA (account opening balance Rs. 1,000/-)</p> <p>ix) Care Account (account opening balance Rs. 1,000/-)</p>	<p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>NIL</p> <p>NIL</p> <p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>NIL</p> <p>NIL</p>	

General Banking

D. Miscellaneous Charges

x) Alfalah SnaPack (Kids Account) PKR Account (opening balance Rs. 100/-)	NIL
xi) Pensioner Account	NIL
5.i) Basic Banking Cash Withdrawal	
a) Two withdrawals per month by cheque	NIL
b) Above two withdrawals per month by cheque	Rs. 50/- per withdrawal
6. Dormant Account	NIL
7. Account Opening Charges	NIL
10. Communication	
10.a) Courier Charges	
i) Inland	Rs. 100/- Inland (not applicable for DD issuance)
ii) Foreign	Rs. 2,000/- or actual, whichever is higher
10.b) Fax Charges	
i) Inland	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance)
ii) Foreign	Rs. 250/- or actual, whichever is higher
10.c) Postage Charges	
i) Inland	Rs. 100/- (not applicable for DD issuance)
ii) Foreign	Rs. 200/-
11. Other Charges	
11.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or equivalent (for FCY Accounts). NIL for PLS, AQF, BBA and Pensioner Accounts.
11.c) i) Standing Instructions	Rs. 200/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts
11.d) Online Transaction Charges	Cash Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Upto Rs. 500,000 (monthly average balance of preceding month): Rs. 295/- and Above Rs. 500,000 (monthly average balance of preceding month): NIL for each deposit/withdrawal b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 295/- for each deposit/ withdrawal Charges to be recovered upfront at the counter from the Depositor in case of deposit/Beneficiary in case of withdrawal. *Islamabad and Rawalpindi will be treated as within city while deducting charges.

General Banking

D. Miscellaneous Charges

	<p>d) Savings Account:*</p> <p>Within city: Free Intercity: Rs. 295/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary)</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p> <p>Funds Transfer Transaction at Service Branch:*</p> <p>a) PKR Current Account: Within city: Free Intercity: Upto Rs. 500,000 (monthly average balance of preceding month): Rs. 220/- and Above Rs. 500,000 (monthly average balance of preceding month): NIL for each deposit/withdrawal</p> <p>b) Alfalah Kamyab Karobar: Free</p> <p>c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 220/- for each deposit/ withdrawal</p> <p>Charges to be recovered upfront at the counter from the Depositor in case of clearing and Remitter in case of funds transfer. *Islamabad and Rawalpindi will be treated as within city while deducting charges.</p> <p>d) Savings Account:*</p> <p>Within city: Free Intercity: Rs. 220/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary)</p> <p>Charges to be recovered upfront from the Beneficiary in case of clearing and Remitter in case of funds transfer. *Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	
11.e) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year	
12. Alfalah At Work-Payroll Accounts*	<ul style="list-style-type: none"> - No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards** - Free Bankers Cheque - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of 1Link and M-Net Charges) <p>Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis. *Terms and Conditions apply. **Replacement cards will be charged as per prevailing SOC.</p>	

General Banking

D. Miscellaneous Charges

GL Account

	<p>Regular Current, Basic Banking and PLS Savings Accounts of employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below).</p> <p>1) From PKR Current Account (1001) to CPA Current Account (1011)</p> <p>2) From PLS Savings Account (6001) to CPA Savings Account (6012)</p> <p>3) From BBA (1005) to CPA Current Account (1001)</p> <p>Existing Corporate Payroll Accounts (Current or Savings) for employees who have resigned from their respective Alfalah At Work companies, will be converted to Regular Current or PLS Savings category (as per the table below), with the application of all charges as per SOC.</p> <p>1) From CPA Current Account (1011) to PKR Current Account (1001)</p> <p>2) From CPA Savings Account (6012) to PLS Savings Account (6001)</p>	
<p>13. Term Deposit Encashment Penalty for LCY and FCY Deposits</p>	<p>For LCY TDR's</p> <p>LCY Term Deposits with tenors less than 1 year</p> <p>- Profit will be paid at the nearest completed tenor rate* applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p> <p>LCY Term Deposits with tenors of 1 year or more</p> <p>- Profit will be paid for the completed term at the minimum savings rate.* *Minimum savings rate to be applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.</p> <p>For FCY TDR's</p> <p>- Profit will be paid at the nearest prevailing completed tenor rate* applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p>	
<p>14. Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Bankers Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* SMS Alerts Online Banking Transactions *Only Silver/Gold</p>	<p>Rs. 25,000/-</p> <p>Free Free Free Free Free</p>	

General Banking

D. Miscellaneous Charges

GL Account

15.	Rupee Current Account Average Monthly Balance (requirement for free services) Bankers Cheque Cheque Book	Rs. 50,000/- 5 Free Bankers Cheque per month 1st Cheque Book Free	
16.	Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) SMS Alerts Internet Banking (Linked Account) Safe Deposit Lockers Cheque Book Cash Withdrawal (Main Account) a) Three withdrawals per month by cheque b) Above three withdrawals per month by cheque	Free Free Free Free Parent/Guardian of the child will be given locker (small) at half of the normal rate for the first year only on deposit of PKR 500,000/- for one month (subject to availability) Free Nil Rs. 50/- per withdrawal	
17.	Alfalah Beneficiary Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) SMS Alerts E-Statements WHT Exemption	First Cheque Book (25 Leaves Free) Free Free Free Free Exemption on withholding tax on cash transactions only (counter and ATM)	
18.	Alfalah Remittance Account SMS Alerts E-Statements	Free Free	

Note:

These are our standard charges and concessions may be granted at the discretion of management.

- Excise duty and other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Islamic Banking customers will be charged as per Islamic Banking Schedule of Charges.
- Islamic Banking outreach customers who wish to avail banking services from conventional windows will be charged as per Islamic Banking schedule or charges.

The tariff is valid for six months and is applicable for all conventional banking branches in Pakistan.

This schedule of charges will also be applicable for conventional banking customers availing services from Islamic Banking Branches

Note: (applicable for relevant charges on page 15 & 17)

**Initial amount for opening regular savings accounts will be Rs. 100. However, no initial deposit would be required for opening of accounts by (i) Mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.

*For lifetime free lockers facility, minimum retention period is one year. If the locker is surrendered before one year, one year rental according to the size of the locker will be recovered before refunding the key deposit.

*If the depositor does not maintain mentioned average balance criteria for small/medium free locker given for one year, annual rent will be recovered.

Alternative Delivery Channels

1. ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 250,000/- per day limit	Rs. 299/- per annum
2. ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 500,000/- per day limit	Rs. 349/- per annum
3. ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 1,000,000/- per day limit	Rs. 499/- per annum
4. Branch Banking SMS Alert Fee*	Rs. 85/- per month
5. Inter Bank Fund Transfer	
i) Transaction amount less than or equal to PKR 10,000/-	Rs. 15/-
ii) For transaction amount greater than PKR 10,000/- to less than or equal to PKR 250,000/-	Rs. 75/-
iii) For transaction amount greater than PKR 250,000/- to less than or equal to PKR 500,000/-	Rs. 100/-
iv) For transaction amount greater than PKR 500,000/- to less than or equal to PKR 1,000,000/-	Rs. 150/-
6. International Acquiring Access Fee - For cash withdrawals conducted by internationally issued cards on BAFL ATMs	Rs. 250/- per transaction
7. Pay to CNIC Charges	
0-1,000	Rs. 39.66
1,001-2,500	Rs. 80.17
2,501-4,000	Rs. 119.83
4,001-6,000	Rs. 160.34
6,001-8,000	Rs. 200
8,001-10,000	Rs. 239.66
10,001-13,000	Rs. 280.17
13,001-15,000	Rs. 310.34
15,001-20,000	Rs. 379.31
20,001-25,000	Rs. 439.66
25,501-30,000	Rs. 500
30,001-40,000	Rs. 560.34
40,001-50,000	Rs. 620.69
8. FBR (Inland Revenue Biller)	
0-100,000	Rs. 10
100,001-1,000,000	Rs. 20
1,000,000+	Rs. 50
FBR (Customs Biller)	
0-100,000	Rs. 10
100,001-1,000,000	Rs. 20
1,000,000+	Rs. 50

*Services are free for Bank Alfalah employees.