

Schedule of Bank Charges

Abridged Version
(Excluding FED)

From 1st Jan to
30th Jun 2019



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


Bank Alfalah
The Way Forward

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Bank Alfalah Premier

Advances/Finances

A. Advances

GL Account

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.	55587
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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.	52023
	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.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
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.	55561
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/-	55559

Advances/Finances

GL Account

iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Business & Financial Appraisal Charges	At actual	Relevant Expense Code
5. Alfalah Quick Finance		
i) Processing Charges	Rs. 1,600/- per application	55567
ii) Renewal/Enhancement Charges	Rs. 800/- per application	55567
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	55568
6. EEZEE Finance		
i) Processing Charges	Rs. 2,000/-	52041
ii) Renewal/Enhancement Charges	Rs. 1,000/-	52041
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.	52042
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.	52043
	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.	52043
ii) Documents Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Late Payment Charges	Rs. 200/- per day after 5 days of becoming due.	

Advances/Finances

GL Account

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.	55595
	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.	55595
Late Payment Charges	Rs. 50 per day after due date.	55596
9. Alfalah Fleet Finance		
1- Processing Fee	0.5% of the finance amount. Minimum Rs. 5,000/-, if finance amount is less than Rs. 1.0 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

GL Account

1. Credit Card Operations (Jan-Jun-2019)

i) Service Fee	Visa/MasterCard 3.33% per month (40% Annual Percentage Rate) on Cash Advance 3.33% per month (40% Annual Percentage Rate) on Retail Transactions 2% per month (24% Annual Percentage Rate) on BTF Transactions AMEX Card 3.167% per month (38% Annual Percentage Rate) on Cash Advance 3.167% per month (38% Annual Percentage Rate) on Retail Transactions	PL55601 PL55602 PL55603
	Step by Step Transactions (Annual Percentage Rate 32.23% to 37.74%)	PL55605
	Balance Transfer Facility to Step by Step Transactions (Annual Percentage Rate 18.73% to 22.44%)	PL55605
	Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%)	PL55605
	Cheque Book and Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%)	PL55605
ii) Late Fee	Rs. 1,500/- or 10% of minimum amount, whichever is higher	PL55536
iii) Merchant Discount Charges	Up to 5% of transaction amount	PL52025
iv) Cash Withdrawal Fee:		
a) Cash Advance Fee/Call & Pay Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher	PL55528
b) Acquiring Bank Charges	1% of cash advance amount	PL55528
c) Counter Fee of other cards	1% of cash advance amount or Rs. 300/-, whichever is higher	PL55528
v) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
vi) Over-limit Fee	2% of the over-limit amount or Rs. 1,200/-, whichever is higher Note: Excess over-limit fee is charged on your credit card when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vii) Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-	PL55539
viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 750/-	PL55526
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-	PL55530
x) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xi) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538
xii) Credit Cover Premium	0.69% of outstanding amount	PKR144530050
xiii) 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)	PL55548

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xiv) Visa Platinum/Titanium Card Priority Pass Fee:		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
AMEX Priority Pass Fee:		
a) Annual Fee	None	PKR152150050
b) Airport Lounge Visit Fee	US\$ 27.00 per visit	PKR152150050
xv) SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum	PL55566
xvi) Mobile Banking Fee	Rs. 100/- per month	PL65060
xvii) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xviii) Foreign Transactions	Up to 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.	PL55613
xix) Arbitration Charges	US\$ 500	PKR144340050
xx) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi) Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
xxii) Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
xxiii) Platinum Card Upgradation Fee	Rs. 1,800/-	PL55226
xxiv) Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxv) Internet Charges	Rs. 100/- per session	PL65060
xxvi) Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxvii) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxviii) Chip Card Upgradation Charges	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	PL52033
xxix) Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxx) Card Conversion Fee (one time charges)	Up to 2,000/-	PL65060
xxxi) Cheque Book facility on all cards issuance charges	Rs. 200/-per book (20 leaves)	PL65060
xxxii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
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	PL55534

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xxxiv) Visa Cash Back Credit Card (Issuance Fee)	Rs. 4,999/-	PL55611
xxxv) Visa Cash Back Credit Card (Annual Fee)	Rs. 4,999/-	PL55611
xxxvi) Annual Fee for AMEX Gold Card	Basic Card: Rs. 6,000/- Supplementary Card: Rs. 3,000/-	PL55611
xxxvii) Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-	PL55611
xxxviii) Visa Cash Back Credit Card Programme Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxxix) CIP Lounge Fee	Rs. 1,500/- per visit (Reversible on spend)	PKR152150050
xxxx) Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,500/- + FED	PL65060
xxxxi) Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050 PKR144310050
xxxxii) Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xxxxiii) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xxxxiv) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment
xxxxv) Inactivity Fee	Rs. 2,000/- (reversible on minimum PKR 50,000/- spend in 3 months against minimum 3 transactions) Note: Fee will be charged in case no customer initiated transaction up to 12 months and zero outstanding balance.	PL55536

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

3. Corporate/SME Credit Card (Jan-Jun-2019)

i)	Service Fee	2% per month (24% Annual Percentage Rate) on cash advance 2% per month (24% Annual Percentage Rate) on Retail Transactions.	PL55601 PL55602
ii)	Late Fee	Rs. 1,500 or 10% of minimum amount, whichever is higher	PL55536
iii)	Cash Withdrawal Fee: (a) Cash Advance Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher	PL55528
	(b) Acquiring Bank Charges	1% of cash advance amount	PL55528
iv)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
v)	Over-limit Fee	2% of the over-limit amount or Rs. 1,200/-, whichever is higher Note: Excess over-limit fee is charged on your credit card when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vi)	Voucher Retrieval Fee	Local Rs. 500/- and international Rs. 1,000/-	PL55539
vii)	Card Replacement Fee	Rs. 2,000/-	PL55526
viii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
ix)	Credit Cover Premium	0.69% of outstanding amount	PKR144530050
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)	PL55548
xi)	Priority Pass Fee: a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	PKR152150050 PKR152150050
xii)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum	PL55566
xiii)	Mobile Banking Fee	Rs. 100/- per month	PL65060
xiv)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xv)	Foreign Transactions	Up to 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.	PL55613
xvi)	Arbitration Charges	US\$ 500	PKR144340050
xvii)	Internet Charges	Rs. 100/- per session	PL65060
xviii)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xix)	Annual Fee	Rs. 6,000/- per card	PL55611
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	PL52033
xxiii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxiv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xxv)	CIP Lounge Fee	Rs. 1,500/- per visit (reversible on spend)	PL55534
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.	PKR152150050
xxvii)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050 PKR144310050
xxviii)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xxix)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xxx)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment

4. Prepaid Card (Jan-Jun-2019)

4.a)	Gift/Virtual/Travel/ Remittance Card		
i)	Card Issuance Fee	Rs. 100/-	PL55526
ii)	Card Replacement Fee	Rs. 200/-	PL55526
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-	PL55539
iv)	Cash Withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM e) From Non-Bank Alfalah's POS Machine	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PKR144310050 PKR144310050 PL55528 PL55528
v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
vi)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
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)	PL55548
xi)	Reload Fee	Rs. 100/-	PL65060
xii)	Internet Charges	Rs. 100/- per session	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xiii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
xiv)	Foreign Transactions	Up to 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.	PL55613
xv)	Arbitration Charges	US\$ 500	PKR144340050
xvi)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xvii)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xviii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment

4b. Payroll/Merchant Card (Jan-Jun-2019)

i)	Card Issuance Fee	NIL	
ii)	Card Replacement Fee	Rs. 200/-	PL55526
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-	PL55539
iv)	Cash Withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 15/- per transaction	PKR144310050
	c) From MNET ATM	Rs. 15/- per transaction	PKR144310050
	d) From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
	e) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
v)	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
vi)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
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)	PL55548
xi)	Internet Charges	Rs. 100/- per session	PL65060
xii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xiii)	Foreign Transactions	Up to 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.	PL55613
xiv)	Arbitration Charges	US\$ 500	PKR144310050
xv)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xvi)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xvii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment

5. Debit Card (Jan-Jun-2019)

i)	Card Issuance Fee		
	a) Supplementary Card Issuance/ Renewal Fee	Rs. 550/-	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance/Renewal Fee	Rs. 1,000/-	PL55611
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance/ Renewal Fee	Rs. 750/-	PL55611
ii)	a) Basic Card Replacement Fee	Rs. 550/-	PL55526
	b) Royal Platinum Debit Cards Replacement Fee	Rs. 1,000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards Replacement Fee	Rs. 750/-	PL55526
	d) Signature Debit Cards Replacement Fee	Rs. 1,000/-	PL55526
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-	PL55539
iv)	Cash Withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 18.75/- per transaction	PKR144310050
	c) From MNET ATM	Rs. 15/- per transaction	PKR144310050
	d) From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
	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	PL55528
v)	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
vi)	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)	PL55548

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

vii) Priority Pass Fee	US\$ 10.00	PKR152150050
a) Annual Fee	US\$ 31.80 per visit	PKR152150050
b) Airport Lounge Visit Fee		
viii) Annual Fee	Rs. 900/- per Classic/AKK Debit Card per year Rs. 1,200/- per Gold/AKF Debit Card per year. Rs. 600/- per Pay Pak Debit Card per year Rs. 1,500/- per Royal Platinum Debit Card per year Up to Rs. 6,000/- per Signature Debit Card per year Rs. 1,000/- per Gold/Digital Bundle per year	PL55611
ix) Foreign Transactions	Up to 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.	PL55613
x) Arbitration Charges	US\$ 500	PKR144310050
xi) Supplementary Card Annual Fee	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	
xii) CIP Lounge Fee	Rs. 1,500/- per visit (reversible on spend)	
xiii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xiv) SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum	
xv) Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xvi) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xvii) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans		(Jan-Jun-2019)	
i)	Processing Fee	Rs. 3,500/- or 1.2% of the loan amount, whichever is higher	PL52016
ii)	Late Payment Fee	Rs. 600/- per missed instalment	PL55521
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	PL52029
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 disbursal. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,000/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060

C. Alfalah Auto Loan/Consumer Auto Lease Finance

1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jan-Jun-2019)

i)	Processing & Documentation Charges per application	Rs. 8,000/-	PL52016
ii)	Vehicle Evaluation Charges (if applicable)	Up to Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iii)	Registration Service Charges	Up to Rs. 5,000/- or as per the actual, whichever is less. Registration facilitation charges, including incidental charges, will be charged at actual as per Vendor Invoice.	Third party payment
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	PL65076
v)	Cheque Return or Rejected Auto Pay Charges	Rs. 600/-	PL65076
vi)	Penalty on Late Payment	Rs. 1,000/- per instalment	PL65076
vii)	Vehicle Repossession Charges	Up to Rs. 100,000/-	Third party payment

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

viii)	Evaluation Charges for Repossessed Vehicle	Up to Rs. 3,000/-	Third party payment
ix)	Warehouse Charges for Repossessed Vehicle	Rs. 1,200/- per month	PL65076
x)	Comprehensive Insurance Charges	At actual	Third party payment
xi)	Income Evaluator Charges (if applicable)	Up to Rs. 5,000/- or as per the actual, whichever is less.	Third party payment
xii)	Courier Charges for Delivery of Registration Book and Number Plates	Up to Rs. 1,800/- per delivery/shipment or as per the actual, whichever is less.	Third party payment
xiii)	Re-Issuance of NOC	Rs. 1,000/-	
xiv)	Out-station Verification	Rs. 1,000/- to 1,500/- depending upon distance	
xv)	Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 2,000/-	

D. Alfalah Home Finance

1. Alfalah Home Finance (Jan-Jun-2019)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 7,500/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 7,500/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 7,500/- (flat)	PL65045
ii)	Evaluation Charges	At actual	Third party payment
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	PL65045
iv)	Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,000/- per instalment	PL65071
v)	Penalty on BTF	Up to 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65072

Consumer Banking

D. Alfalah Home Finance

GL Account

vii)	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.	Up to two payments allowed in a year for the total balloon amount of up to 20% of the outstanding balance. However no balloon payment shall be received during 1st year of disbursement without levy of penalty.	PL65072
viii)	Adjustment of Plot Purchase Loan (without construction)	Up to 6% of the plot purchase facility amount.	PL65072
ix)	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	Third party payment
x)	All related charges like cheque return fee etc. as applicable in general banking are payable.		PL65060
xi)	Income Estimation wherever applicable/required	At actual	Third party payment
xii)	Mortgage Promise Letter	50% applicable Processing Fees (as per customer segment) in advance	

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

GL Account

1.a)	Outward T.T. through Debit of Account	USD 18 Flat rate for payments up to 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 USD 5 or equivalent PKR will be additional.	52107 Swift Charges: 55510
1.b)	Outward T.T. through Debit of Account - In case of 'Our' code only	Below added charges will only be applicable upfront on 'USD' Outward Remittances with charge code as 'OUR', which will be additional with respect to the amount of service charges. USD 30* Flat rate for Tier 1 (\$ 0 - \$ 5,000) USD 45* Flat rate for Tier 2 (\$ 5,001 & above) *These rates may fluctuate in cases with Currency Auto Convert as per agreement between correspondent bank and Bank Alfalah. 0.5% will also be applicable if amount is not retained in the account for 15 days	
1.c)	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.	52101 Swift Charges: 55510
1.d)	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).	52103 Swift Charges: 55510 52102 Swift Charges: 55510 52002 Swift Charges: 55510
1.e)	Inward: If proceeds are credited to an account maintained with us Others	NIL USD 6 or equivalent.	
1.f)	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.	52110
1.g)	Home Remittance	NIL, if proceeds are credited to an account with us.	52110
1.h)	Others	Rs. 50/- plus Money Order/Telegram charges	Money Order/Telegram Charges: 55589
1.i)	PRC Issuance Charges for over 1 year period	Rs. 200/-	
2. Foreign Exchange Permits			
2.a)	Family Maintenance	Rs. 1,200/- per transaction	55578
2.b)	Studies Abroad	Rs. 1,200/- per transaction	55579
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)	Relevant Expense Code
3.c)	Postage	Rs. 150/- or actual, whichever is higher	55507
3.d)	Courier Service	Rs. 2,000/- or actual, whichever is higher	55508
3.e)	Full Text Swift	Rs. 2,000/- or actual, whichever is higher	55510
3.f)	Brief Text Swift	Rs. 1,000/- or actual, whichever is higher	55510

General Banking

B. Remittances (Domestic)

GL Account

1.a) Banker's Cheque***	For Account Holders: Rs. 300/- For Non Account Holder: Up to 100k - Rs. 720/- (flat) Above 100k - Rs. 1,200/- (flat) For Non Account Holders Banker's Cheque up to PKR 500,000/- can be made on daily basis.	52116
Banker's 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.	52116
1.b) Cancellation of Pay Order/Demand Draft/Banker's Cheque***	Rs. 400/- (flat)	Cancellation - Pay Order 52102
Stop Payment of Pay Order/Demand Draft/Banker's Cheque	Rs. 400/- (flat)	Cancellation - Bankers Cheque 52117 Stop Payment 52002
1.c) Issuance of Duplicate Banker's Cheque***	Rs. 300/- (flat)	52118
1.d) Issuance/Duplicate of CDR Cancellation/Stop Payment	NIL NIL	
1.e) Issuance of Drafts, MTs and TTs i) Drawn on us: ii) Drawn on other Banks: i) Up to 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/-	52101
1.f) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.g) 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)	

General Banking

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

GL Account

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)	
i) Small	*Rent Rs. 4,000/- 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.	55512
ii) Medium	*Rent Rs. 5,000/- 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.	55512
iii) Large	*Rent Rs. 7,000/- 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.	55512
<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.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,200/- per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 300/- per month or part thereof for all locker sizes.	55512
<p>D. Miscellaneous Charges</p>		
<p>1. Balance Confirmation</p>		
1.a) Balance Confirmation Certificate	Rs. 300/- (flat)	55573
1.b) Balance Confirmation to Auditors	Rs. 500/-	55574

General Banking

D. Miscellaneous Charges

GL Account

2. Statements/Advices			
2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55532
3. Cheques/Cheque Books			
3.a)	Issuance of New Cheque Book*** (PKR & FCY)	Rs. 15/- per leaf	52003
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.	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,200/- or USD 14 or equivalent PKR for FCA.	52002
4. Clearing			
4.a)	Pak Rupee Clearing		
	i) Same day clearing charges (including return)	Rs. 550/- per instrument	55583
	ii) Intercity clearing charges	Rs. 300/- per instrument (intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections)	55583
	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.	55583
	iv) Cheque returned unpaid		
	• Inward clearing (applies on Intercity clearing as well)	Rs. 700/- per cheque	55583
	• Outward clearing (excluding OBC)	NIL	55583
	• Cash cheques returned	Rs. 450/- per cheque	55583
	• OBC return charges	Rs. 300/- per cheque returned (Postage/Courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 500/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	USD 5 per instrument plus actual postage/courier charges.	52112
	• Inward Clearing Returned	USD 12 per instrument plus actual postage/courier charges.	52111
	• Outward Clearing Returned	USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.	55583

General Banking

D. Miscellaneous Charges

GL Account

5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 150/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Free	55571
	ii) Certificate of tax withheld on cash withdrawals	Free	55572
	iii) Issue of other certificates	Rs. 250/- per certificate	55569
5.c)	IPS Statement	NIL	
5.d)	Documents Retrieval Fee (subject to availability of record)		
	i) Up to 2 years ii) Over 2 years	Rs. 500/- per document Rs. 1,000/- per document	55576 55577
5.e)	Arrangement of Stamp Paper	Actual plus Rs. 100/- (flat)	55584
5.f)	Deposits obtained from Federal Govt, Provincial Govt, Public Sector Enterprises, Autonomous Bodies and other Govt Agencies, Bodies and Corporations	Rates quoted and agreed between both parties.	
5.g)	Purchase, sale of PIBs being a primary dealer to and from customers of our branches	NIL	
5.h)	Service charges for not maintaining requisite balance, as defined below for all products:		
	i) PKR Current Accounts Rs. 5,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 43/- per month	AUTO
	ii) Alfalah Kamyab Karobar Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 43/- per month	AUTO
	iii) FCY Current Accounts (Account Opening Balance /monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000/CNY 1,000	Rs. 43/- per month	AUTO
	iv) **Saving LCY (account opening balance Rs. 100/-)	NIL	
	v) Saving FCY Account USD/GBP/EUR 250/JPY 10,000/CNY 2,000 - Account Opening Balance	NIL	
	vi) Royal Profit (account opening balance Rs. 100/-)	NIL	AUTO
	vii) Alfalah Kifayat (account opening balance Rs. 100/-)	NIL	AUTO
	viii) BBA (account opening balance Rs. 1,000/-)	NIL	
	ix) Care Account (account opening balance Rs. 100/-)	NIL	
x) Alfalah SnaPack (Kids Account) PKR Account (opening balance Rs. 100/-)	NIL		

General Banking

D. Miscellaneous Charges

GL Account

xi) Pensioner Account	NIL	
xii) Alfalah Asaan Remittance Account	NIL	
xiii) Alfalah Asaan Account - Current	NIL	
xiv) Alfalah Asaan Account - Savings	NIL	
5.i) Basic Banking Cash Withdrawal a) Two withdrawals per month by cheque b) Above two withdrawals per month by cheque	NIL Rs. 50/- per withdrawal	52005
6. Dormant Account	NIL	
7. Account Opening Charges	NIL	
8. Cash management transaction banking collection/disbursement/ electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.	
9. Escrow Account/Arrangement	Pricing will be negotiated on case to case basis between the customer and the Bank.	
10. Communication		
10.a) Courier Charges i) Inland ii) Foreign	Rs. 100/- Inland (not applicable for DD issuance) Rs. 2,000/- or actual, whichever is higher	55508
10.b) Fax Charges i) Inland ii) Foreign	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance) Rs. 250/- or actual, whichever is higher	55509
10.c) Postage Charges i) Inland ii) Foreign	Rs. 100/- (not applicable for DD issuance) Rs. 200/-	55507
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, Asaan, Asaan Remittance and Pensioner Accounts. Student/Zakat Mustahkeen/Govt and Semi Govt employees are exempted from account closing charges.	52001
11.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	Relevant Expense Code
11.c) i) Standing Instructions	Rs. 200/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	52026
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	52026
11.d) Online Transaction Charges	Cash Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Up to 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	52113

General Banking

D. Miscellaneous Charges

GL Account

	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.	
	d) Savings Account:.* Within city: Free Intercity: Rs. 295/- for each deposit/withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary) *Islamabad and Rawalpindi will be treated as within city while deducting charges.	52113
	Funds Transfer Transaction at Service Branch:.* a) PKR Current Account: Within city: Free Intercity: Up to 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 b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 220/- for each deposit/withdrawal 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.	55550
	d) Savings Account:.* Within city: Free Intercity: Rs. 220/- for each deposit/withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary) 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.	55550
11.e) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year	55590
11.f) Wateen Bill Payment through ATMs	Rs. 25/- per payment	Auto
12. Alfalah At Work-Payroll Accounts*	- No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards** - Free Banker's Cheque - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility - Free Intercity Clearing Charges - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of 1-Link and M-Net Charges) 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.	

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>4) 1050 (IBG LCY Current Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>5) 1810 (Falal Basic Banking Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>6) 6802 (Falal Classic Savings Account) to 6809 (Alfalah Islamic Business Way Payroll)</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>3) 6809 (Falal Classic Savings Account) to 6802 (Falal Classic Savings Account)</p>	
13. Term Deposit Encashment Penalty for LCY and FCY Deposits	<p>For LCY TDR's</p> <p>LCY Term Deposits with tenors less than 1 year - 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 - 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 - 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>	

General Banking

D. Miscellaneous Charges

GL Account

	For Floating TDR's	
	Floating Term Deposits with tenors less than 1 year	
	-Profit payout will be calculated from the start of term deposit at the minimum savings rate*	
	*Minimum savings rate to be applied will be the rate as advised by the State Bank of Pakistan available at the time of booking or the prevailing rate at the time of TDR encashment, whichever is lower	
	Floating Term Deposits with tenors of 1 year or more	
	-Profit will be calculated/adjusted at the booked rate	
14. Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Banker's Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* SMS Alerts Online Banking Transactions * Only Classic/Gold/Paypak All charges mentioned above are free in month of account opening. For all subsequent months, monthly average balance of Rs. 25,000/- and above will be required for free services.	Rs. 25,000/- Free Free Free Free Free Free	
15. Rupee Current Account Average Monthly Balance (requirement for free services) Banker's Cheque Cheque Book	Rs. 50,000/- 5 Free Banker's 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	

General Banking

D. Miscellaneous Charges

GL Account

17.	Alfalah Asaan Remittance Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) SMS Alerts E-Statements WHT Exemption	First Cheque Book Free Free Free Free As per SBP Rules and Regulations	
18.	Alfalah Remittance Account SMS Alerts E-Statements	Free Free	
19.	Alfalah Pehchaan Account Cheque Book Alfa Internet Banking E-Statements Online Transactions For PKR Accounts (Current and Savings) For FCY Current Accounts For FCY Savings Accounts SMS Alerts	First Cheque Book Free Free Free Free Free on average balances above PKR 50,000/- Rs. 100/- initial balance and no minimum balance requirement Initial balance requirement and minimum balance requirement is 100 units of GBP, EUR, USD and 5,000 JPY, 1,000 CNY Initial balance requirement is 250 units of GBP, EUR, USD and 5,000 JPY, 2,000 CNY and minimum balance requirement is NIL 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 34 & 37)

**Initial amount for opening regular saving accounts will be Rs. 100. However, no initial deposit would be required for opening of accounts and no service charges will be charged to (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.

***No charges to be taken from (i) Mustahkeen of Zakat (ii) Students (iii) Employees of Government or Semi Government institutions.

Digital Banking

GL Account

Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.		
A - Alif Wallet		
i) Card Issuance Fee	Up to Rs. 350/-* (EMV card issuance); Free first issuance for card issued against Home Remittance product.	52650
ii) Card Replacement Fee	Up to Rs. 275/-* (EMV card issuance)	52650
iii) Voucher Retrieval Fee	Up to Rs. 500/-	52650
iv) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	Rs. 18.75/- per transaction	Booked by HO ATM
c) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher	52650
d) From CUP member bank International POS	2% of the transaction amount	52650
v) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	
c) From CUP member bank International ATM	Rs. 100/- per enquiry	52650
vi) Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.	52650
vii) Arbitration Charges	US\$ 500	52650
viii) IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-	Booked by HO ATM
ix) Online Collection of Govt. Taxes PKR 0 - 50,000	Rs. 10/-**	
x) 1-Link Dispute Charges	Rs. 10/-	
* The charges may be reduced or waived by business team based on the relationship with the client. **Subject to applicable Govt. taxes. All charges are inclusive of FED.		

Digital Banking

Account

B - Co-branded Wallet Accounts		
i)	Card Issuance/Annual Fee	Up to Rs. 2,000/-* (EMV card issuance)
ii)	Card Replacement Fee	Up to Rs. 900/-* (EMV card issuance)
iii)	Voucher Retrieval fee	Up to Rs. 500/-
iv)	Cash Withdrawal	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs. 18.75/- per transaction
	c) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.
	d) From CUP member bank International POS	2% of the transaction amount
v)	Balance Enquiry	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry
	c) From CUP member bank International ATM	Rs. 100/- per enquiry
vi)	Foreign Transactions	Up to 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 CUP. Cross border transaction fee will also be charged.
vii)	Arbitration Charges	US\$ 500
viii)	1-Link Dispute Charges	Rs. 10/-
ix)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-
x)	Online collection of Govt Taxes PKR 0 - 50,000	Rs. 10**
* The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes		
**Subject to all applicable Govt. taxes. All charges are inclusive of FED.		
C - EOBI Pensioner CUP Card		
i)	Card Issuance Fee	NIL
ii)	Card Replacement Fee	Rs. 200/-
iii)	Voucher Retrieval Fee	Up to Rs. 500/-
iv)	Cash Withdrawal	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	NIL
v)	Balance Enquiry	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry
vi)	Arbitration Charges	US\$ 500
vii)	IBFT Sending PKR 0-10,000 PKR 10,001-250,000	Rs. 10/- Rs. 50/-

52661

52661

Booked by
HO ATM

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Booked by
HO ATM

Digital Banking

GL Account

viii)	Online Collection of Govt Taxes PKR 0 - 50,000	Rs. 10/-**
ix)	1-Link Dispute Charges	Rs. 10/-
*Inclusive of all taxes ** Inclusive of FED		
D - Branchless Banking Corporate Card		
i)	Card Issuance Fee	Up to Rs. 2,000/-*
ii)	Card Replacement Fee	Up to Rs. 2,000/-*
iii)	Disbursement Fee/Service Fee	Up to Rs. 100/-* per disbursement or 1.5% of the disbursed amount
iv)	Voucher Retrieval Fee	Up to Rs. 500/-**
v)	Cash Withdrawal	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link Member Bank ATM	Rs. 18.75/- per transaction
	c) From CUP Member Bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher**
	d) From CUP Member Bank International POS	2% of the transaction amount**
(vi)	Balance Enquiry:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link Member Bank ATM	Rs. 2.5/- per enquiry
	c) From CUP Member Bank International ATM	Rs. 100/- per enquiry**
(vii)	Foreign Transactions	Up to 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 CUP. Cross border transaction fee will also be charged.
(viii)	Arbitration Charges	US\$ 500
(ix)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-
(x)	Online Collection of Govt Taxes PKR 0 - 50,000	Rs. 10/-
(xi)	1-Link Dispute Charges	Rs. 10/-
*The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes. **Inclusive of FED		
E - Branchless Banking Supply Chain Digitisation Wallet Card		
i)	Card Issuance Fee	Up to Rs. 1,000/-*
ii)	Card Replacement Fee	Up to Rs. 500/-*
iii)	Disbursement Fee/Service Fee	Up to Rs. 100/-* per disbursement or 1.5% of the disbursed amount
iv)	Voucher Retrieval Fee	Up to Rs. 500/-**
v)	Cash Withdrawal	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link Member Bank ATM	Rs. 18.75/- per transaction
	c) From CUP Member Bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher**
	d) From CUP Member Bank International POS	2% of the transaction amount**
(vi)	Balance Enquiry:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link Member Bank ATM	Rs. 2.5/- per enquiry
	c) From CUP Member Bank International ATM	Rs. 100/- per enquiry**

Digital Banking

GL Account

(vii) Foreign Transactions	Up to 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 CUP. Cross border transaction fee will also be charged.	
(viii) Arbitration Charges	US\$ 500	
(ix) IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-	
(x) Online Collection of Govt Taxes PKR 0 - 50,000	Rs. 10/-	
(xi) 1-Link Dispute Charges	Rs. 10/-	
* The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes. **Inclusive of FED		
F - Digital TDRs		
Digital Term Deposit Encashment Penalty for LCY Digital TDRs	<p>a) LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest completed tenor rate* applied for the completed period.</p> <p>* Rate to 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>b) LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the Minimum Savings Rate*.</p> <p>*Minimum Savings Rate to applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.</p>	
G - Virtual Debit Card		
(i) Card Issuance Fee	Up to Rs. 200/- per annum + FED	
(ii) International Usage Charges Purchases in USD and PKR. Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes	Up to 5% over prevailing market rate or as per SBP directives	
(iii) Voucher Retrieval Fee	Rs. 500/- + FED	
(iv) Arbitration Charges	USD 500 + FED	
H - Merchant Financing		
(i) Processing Charges	PKR 500/- or 1%, whichever is higher	
(ii) Stamp Duty & Legal Charges	At actual, if any	
(iii) Verification Charges	PKR 1,000/- if required	
(iv) Late Payment Fees	0.1% per day	
I - Digital Channels/Alternative Delivery Channels		
1. ADC Service Charges (Mobile Banking/ Internet Banking/Mobile App)* Up to PKR 250,000/- per day limit Up to PKR 500,000/- per day limit Up to PKR 1,000,000/- per day limit	Up to Rs. 399/- per annum Up to Rs. 449/- per annum Up to Rs. 599/- per annum	55594 55594 55594

Digital Banking

		GL Account
2. SMS Pull Banking Service*	Rs. 25/- per month	55600
3. Branch Banking SMS Alert Fee* (with multilingual feature)	Rs. 99/- per month	55566
4. Inter Bank Fund Transfer i) Transaction amount less than or equal to PKR 10,000/- ii) For transaction amount greater than PKR 10,000/- to less than or equal to PKR 1,000,000/-	Rs. 100/- Rs. 150/-	55520
5. Transfer from Mobile Account to BAFL Mobile Account and any other Bank Alfalah Account.	Free	
6. International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED)	Rs. 300/- per transaction	52046
7. Pay to CNIC Charges 0 - 1,000 1,001 - 2,500 2,501 - 4,000 4,001 - 6,000 6,001 - 8,000 8,001 - 10,000 10,001 - 13,000 13,001 - 15,000 15,001 - 20,000 20,001 - 25,000 25,501 - 30,000 30,001 - 40,000 40,001 - 50,000	Rs. 39.66 Rs. 80.17 Rs. 119.83 Rs. 160.34 Rs. 200/- Rs. 239.66 Rs. 280.17 Rs. 310.34 Rs. 379.31 Rs. 439.66 Rs. 500/- Rs. 560.34 Rs. 620.69	
8. FBR Tax Payments 0 - 100,000 100,001 - 1,000,000 1,000,000+	Rs. 10/- Rs. 20/- Rs. 50/-	
9. Beaconhouse School Fee Payment	Rs. 25/- per transaction	
10. Alfalah ATM - Biometric Verification	Up to Rs. 15/- per transaction	
11. POS Cashout & Cash Back Charges 1 - 1,000 1,001 - 2,500 2,501 - 4,000 4,001 - 6,000 6,001 - 8,000 8,001 - 10,000 10,001 - 13,000 13,001 - 15,000 15,001 - 20,000	Up to Rs. 15/- Up to Rs. 25/- Up to Rs. 55/- Up to Rs. 75/- Up to Rs. 85/- Up to Rs. 90/- Up to Rs. 100/- Up to Rs. 130/- Up to Rs. 150/-	
12. Cash Deposit Machine - Charges Bank Alfalah Accounts Other Bank Accounts CNIC	Free Rs. 100/- or up to 1%, whichever is higher Rs. 100/- or up to 1%, whichever is higher No charges if receiver withdraws money from ATM and opens account	
13. Personal Financial Management & Budgeting Analyzer	Up to Rs. 100/- per annum	
14. E-Statement (all frequencies)	Up to Rs. 100/- per annum	
15. Credit Card Payment via Digital Channels	Rs. 25/- per transaction	
16. Funds Transfer BAFL to BAFL via Digital Channels	Rs. 15/- per transaction	

*Services are free for Bank Alfalah employees.