

Schedule of Bank Charges

(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

Revision in Charges Effective 1st Jan 2019

Consumer Banking			
A. Visa/MasterCard/AMEX Card			
1. Credit Card Operations			
Page 19	i)	Service Fee	Step by Step Transactions (Annual Percentage Rate 32.23% to 37.74%) Balance Transfer Facility to Step by Step Transactions (Annual Percentage Rate 18.73% to 22.44%) Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%) Cheque Book and Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%)
	ii)	Late Fee	Rs. 1,500/- or 10% of minimum amount, whichever is higher
	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.
	viii)	Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation	Rs. 750/-
Page 20	xv)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum
	xxiii)	Platinum Card Upgradation Fee	Rs. 1,800/-
Page 21	xxiv)	Visa Cash Back Credit Card (Issuance Fee)	Rs. 4,999/-
	xxv)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,999/-
	xxix)	CIP Lounge Fee	Rs. 1,500/- per visit (Reversible on spend)
	xxx)	Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,500/- + FED
	xxxii)	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.
	xxxiii)	I-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40,54 excluding all applicable Govt. Taxes.
	xxxiv)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount
	xxxv)	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.

Consumer Banking			
A. Visa/MasterCard/AMEX Card			
2. Awami Visa/MasterCard			
Page 22	i)	Service Fee	Step by Step Transactions (Annual Percentage Rate 32.23% to 37.74%) Balance Transfer Facility to Step by Step Transactions (Annual Percentage Rate 18.73% to 22.44%) Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%) Cheque Book and Credit on Phone to Step by Step Transactions (Annual Percentage Rate 25.58% to 30.27%)
	ii)	Late Fee	Rs. 600/- or 10% of minimum amount, whichever is higher.
	vi)	Over-limit Fee	2% of the over-limit amount or Rs. 500/-, 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.
	viii)	Card Replacement Fee/ Upgradation Fee	Rs. 300/-
	xiv)	SMS Alert Fee	Rs. 85/- per month
	Page 23	xviii)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million
xix)		1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.
xx)		Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount
xxi)		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.
3. Corporate/SME Credit Card			
Page 24	ii)	Late Fee	Rs. 1,500/- or 10% of minimum amount, whichever is higher
	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.
	xii)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum

Consumer Banking**A. Visa/MasterCard/AMEX Card****3. Corporate/SME Credit Card**

Page 25	xxv)	CIP Lounge Fee	Rs. 1,500/- per visit (reversible on spend)
	xviii)	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.
	xix)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.
	xx)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount

4. Prepaid Card

Page 25	vi)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum
Page 26	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.
	xvii)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.
	xviii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount

4b. Payroll/Merchant Card

Page 26	vi)	SMS Alert Fee	Rs. 99/- per month Rs. 1,000/- per annum
Page 27	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.
	xvi)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.
	xvii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount

Consumer Banking			
A. Visa/MasterCard/AMEX Card			
5. Debit Card			
Page 27	iv)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 18.75/- per transaction
Page 28	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
	xii)	CIP Lounge Fee	Rs. 1,500/- per visit (reversible on spend)
	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.
	xvi)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.
	xvii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount
C. Alfalah Auto Loan/Consumer Auto Lease Finance			
Page 29	i)	Processing & Documentation Charges per application	Rs. 8,000/-
	ii)	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.
Page 30	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.
	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/-

Consumer Banking			
D. Alfalah Home Finance			
Page 30	vi)	Early Settlement Penalty Alfalah Home Finance	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.
Page 31	xii)	Mortgage Promise Letter	50% applicable Processing Fees (as per customer segment) in advance
General Banking			
B. Remittances (Domestic)			
Page 33	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.
		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.
	1.b)	Cancellation of Pay Order/Demand Draft/Banker's Cheque***	Rs. 400/- (flat)
	1.c)	Issuance of Duplicate Banker's Cheque***	Rs. 300/- (flat)
	1.d)	Issuance/Duplicate of CDR Cancellation/Stop Payment	NIL NIL
C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers			
Page 34	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.
	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.
	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.
D. Miscellaneous Charges			
3. Cheques/Cheque Books			
Page 36	3.a)	Issuance of New Cheque Book*** (PKR & FCY)	Rs. 15/- per leaf

General Banking		
4. Clearing		
Page 36	4.a) Pak Rupee Clearing iv) Cheque returned unpaid • Inward clearing (applies on Intercity clearing as well)	Rs. 700/- per cheque
5. issuance, Retrieval, etc. of Statements/Certificates/Documents		
Page 37	5.h) Service charges for not maintaining requisite balance, as defined below for all products: iii) FCY Current Accounts (Account Opening Balance /monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000/CNY 1,000 v) Saving FCY Account USD/GBP/EUR 250/JPY 10,000/CNY 2,000 - Account Opening Balance vi) Royal Profit (account opening balance Rs. 100/-) vii) Alfalah Kifayat (account opening balance Rs. 100/-) ix) Care Account (account opening balance Rs. 100/-)	Rs. 43/- per month NIL NIL NIL NIL
Page 38	xii) Alfalah Asaan Remittance Account	NIL
11. Other Charges		
Page 38	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.
Page 39	12. Alfalah At Work-Payroll Accounts*	- Free Intercity Clearing Charges
Page 40		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). 4) 1050 (IBG LCY Current Account) to 6809 (Alfalah Islamic Business Way Payroll) 5) 1810 (Falal Basic Banking Account) to 6809 (Alfalah Islamic Business Way Payroll) 6) 6802 (Falal Classic Savings Account) to 6809 (Alfalah Islamic Business Way Payroll)

General Banking		
Page 40		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. 3) 6809 (Falalah Classic Savings Account) to 6802 (Falalah Classic Savings Account)
13. Term Deposit Encashment Penalty for LCY and FCY Deposits		
Page 41		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		
Page 41	Average Monthly Balance (requirement for services) Bankers 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
19. Alfalah Pehchaan Account		
Page 42	Cheque Book For PKR Accounts (Current and Savings) For FCY Current Accounts For FCY Savings Accounts SMS Alerts	First cheque book free 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

Digital Banking			
A - Alif Wallet			
Page 43	i)	Card Issuance Fee	Up to Rs. 350/-* (EMV card issuance); Free first issuance for card issued against Home Remittance product.
	iv)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 18.75/- per transaction
	viii)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-
B - Co-branded Wallet Accounts			
Page 44	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 b) From 1-Link member bank ATM c) From CUP member bank International ATM d) From CUP member bank International POS	NIL Rs. 18.75/- per transaction Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount
	v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL Rs. 2.5/- per enquiry 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			
Page 44	iv)	Cash Withdrawal b) From 1-Link member bank ATM	NIL
	vii)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-

Digital Banking			
D - Branchless Banking Corporate Card			
Page 45	v)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 18.75/- per transaction
	(ix)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-
E - Branchless Banking Supply Chain Digitisation Wallet Card			
Page 45	v)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 18.75/- per transaction
Page 46	(ix)	IBFT Sending PKR 0 - 10,000 PKR 10,001 - 250,000	Rs. 10/- Rs. 50/-
F - Digital TDRs			
Page 46		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			
Page 46	(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			
Page 46	(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			
Page 46	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

Digital Banking

Page 47	2.	SMS Pull Banking Service*	Rs. 25/- per month
	3.	Branch Banking SMS Alert Fee* (with multilingual feature)	Rs. 99/- per month
	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/-
	5.	Transfer from BAFL Mobile Account to BAFL Mobile Account and any other Bank Alfalah Account.	Free
	8.	FBR Tax Payments 0 - 100,000 100,001 - 1,000,000 1,000,000+	Rs. 10/- Rs. 20/- Rs. 50/-
	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.		

Bank Alfalah Premier**Eligibility**

To qualify as a Premier customer you must maintain quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Current Account Savings Account Current and Savings (Combination)	PKR 2 Million PKR 5 Million PKR 3 Million in Savings Account and PKR 1 Million in Current Account

Banking Services

Premier customers will be able to avail a list of waivers based on the average quarterly balance maintained in PKR Million slab wise as given below:

PKR 2 Million - PKR 2.999 Million	PKR 3 Million - PKR 6.999 Million	PKR 7 Million & Above
50% waiver on Late Fee Locker Rental/Locker Rental*	Late Fee Locker Rental/Locker Rental*	Late Fee Locker Rental/Locker Rental*

Consumer Finance**Premier Visa Platinum Credit Card**

Priority Pass:

- a) Annual Fee: USD 10
- b) Airport Lounge Visit Fee: USD 31.80 per visit

AMEX Gold Credit Card

Waiver of 1st year's annual fee

Priority Pass:

- a) Annual Fee: None
- b) Airport Lounge Visit Fee: USD 27.00 per visit

Note:

- 4. Eligibility criteria, deposit slabs and list of charge waivers are applicable in PKR or equivalent in foreign currency.
- 5. Premier Customers not maintaining the required quarterly balance as per the eligibility criteria mentioned above will be downgraded.
- 6. Upon downgrade, all benefits and privileges will be discontinued and the Premier Card(s) will be blocked.
- 7. Currently, Premier services are offered in Lahore, Karachi and Islamabad only.

*Subject to availability of lockers in the branch

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Advances/Finances

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- D. Guarantees

Consumer Banking

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General Banking

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

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- F. Digital TDR
- G. Virtual Debit Card
- H. Merchant Financing
- I. Digital Channels/Alternative Delivery Channels

Bank Alfalah Premier

Trade Services

A. Imports

GL Account

1. Letter of Credit Commission		
1.a) i) Cash Letter of Credit Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts. In case of revolving LCs, LC, commission should be charged on each shipment	Volume < 10 M 1st Quarter-0.4% Subsequent Quarter-0.2% Volume 10 M-100 M 1st Quarter-0.3% Subsequent Quarter-0.15% Volume 100 M-200 M 1st Quarter-0.15% Subsequent Quarter-0.10% Volume >200 M 1st Quarter-0.10% Subsequent Quarter-0.10% Minimum charge of Rs. 1,800/- or as per arrangement approved by the Credit and Business authorities. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.	52305
ii) LCs to be issued against 100% cash margin	As per arrangement with the customer approved by the Credit and Business authorities.	52305
1.b) i) Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for a period of over one year	Commission at the time of opening of Letter of Credit at the rate up to 0.40% per quarter or part thereof Up to final payment, minimum Rs. 2,000/- commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding/reduced liability as per revised Schedule of Charges applicable as on date.	52305
ii) In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers/buyers credit on behalf of applicant	Commission @ 1.6% per annum on reducing liability basis or as per arrangement approved by the Credit and Business authorities. Minimum Rs. 2,000/-.	52305
1.c) Revalidation Commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above. NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.	52306

Trade Services

A. Imports

GL Account

1.d)	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	52306
1.e)	Letter of Credit Confirmation/ Cancellation in case where the charges are on account of applicant	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 2,000/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter Subsequent Quarter	1% per quarter or part thereof minimum Rs. 1,500/-. 0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission if bills are to be drawn at usance under Letters of Credits	a) Rs. 900/- per bill to be charged at the time of retirement of bills. (b) In addition, commission at the rate 0.15% per month or part thereof to be charged for any period beyond validity of LC, minimum Rs. 600/-. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,500/- per transaction (flat) Rs. 1,500/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.j)	Form-I handling charges	Rs. 100/- per form	52368
1.k)	WeBOC EIF	Rs. 100/- per transaction	52305
1.l)	Transfer of EIF	Rs. 500/- per transaction	52305
1.m)	FOC WeBOC EIF	Rs. 1,000/- per transaction	52305
1.n)	Issuance of Freight Certificate for imports on FOB	Rs. 1,500/- per certificate	52309
1.o)	Extention in maturity of Usance bills under LC	Rs. 1,000/- per bill	52306
1.p)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate	52309
2. Import Bills (Under Sight Letter of Credit)			
2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Markup@ Rs. 0.55/- per Rs. 1,000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Markup @ Rs. 0.60/- per 1,000 daily products on the bill amount shall be charged or as per arrangement the Credit and Business authorities.	Relevant Markup Income Account
2.c)	Advance remittance to suppliers abroad against imports	Rs. 3,600/- plus SWIFT charges	55517

Trade Services

A. Imports

GL Account

3. Import Collection Bills		
3.a) Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.	65078
3.b) Returned Unpaid	Rs. 1,550/- in addition to correspondent bank charges.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 1,875/- or as per arrangement approved by the Credit and Business authorities.	52305
4.b) Handling Charges	Rs. 1,000/-	65078
4.c) Contract Amendment	Rs. 1,000/-	52313
4.d) Extension in maturity of Usance bills under contract	Rs. 1,000/-	52313
5. Other Charges		
5.a) Postage	Rs. 150/- or actual, whichever is higher	55507
5.b) Courier Service	As per actual	65062
5.c) SWIFT Messages		
i) Full Text of Letters of Credit	Rs. 1,500/-	55510
ii) Brief Text of Letters of Credit	Rs. 600/-	55510
iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 500/-	55510
5.d) Obtaining credit reports on supplier from credit rating agency	As per actual	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual	55510
5.f) Service charges against import transactions i.e. import bill (PAD), usance bills under Letter of Credits, collection and consignment basis	0.1% flat minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	55517
5.g) Handling of discrepant documents presented under L/C	US\$ 75 including FED (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
5.h) Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup @ Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
5.i) Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,000/- per NOC	52368
5.j) Vendor Charges	At actual	52309

Trade Services

A. Imports

GL Account

6. CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits then the processing charges should be taken only once i.e. not for each company. In case, group concerns are approved separate limits, each entity would be treated individually and the charges recovered separately for each entity.	
6.a) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 35,000/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.b) Renewal	Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.c) EOL/OTT	Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500/- Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305

Note:

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation of 'Forward Cover' Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- Bank reserves the right to change the rate of markup at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

Trade Services

B. Exports

GL Account

1. Letter of Credit		
1.a)	i. Advising our customer ii. Advising other customer iii. Advising Inland Letter of Credit	Rs. 1,800/- (flat) Rs. 2,500/- (flat) Rs. 1,200/- (flat) per Letter of Credit
1.b)	Amendment	Rs. 1,200/- per amendment
1.c)	Confirmation	0.25% per quarter minimum Rs. 1,000/- or as per arrangement approved by the Credit and Business authorities.
1.d)	Transfer of Export Letter of Credit	Rs. 1,500/-
1.e)	Export LC Cancellation	Rs. 900/- plus SWIFT charges
2. Electronic Form (E-Form)		
2.a)	WOBFC Fee	Rs. 100/- per transaction
2.b)	Transfer of EFE	Rs. 500/- per transaction
3. Export Bills		
3.a)	Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,225/- (flat)
3.b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,000/- (flat)
3.c)	Foreign bills sent for collection returned unpaid	Rs. 1,250/- (flat)
4. Collections		
4.a)	Clean Financial Instruments	Rs. 245/- per collection
4.b)	Documentary (on which bank does not earn any exchange income)	Rs. 1,000/- per collection
5. Service Charges		
5.a)	Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs. 0.12 per Rs. 100/- minimum of Rs. 600/-
5.b)	i) DLT per GD ii) DLT for full financial year	Rs. 1,500/- 0.1% or Rs. 5,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.
5.c)	Discrepant Documents Charges	Minimum Rs. 2,000/- Maximum 0.1% subject to ceiling of Rs. 5,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
5.d)	Clean Document Charges	Minimum Rs. 1,000/- Maximum 0.05% subject to ceiling of Rs. 2,500/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
5.e)	Handling fee for freight subsidy cases	Rs. 245/- (subject to change by EPB)
5.f)	Export development surcharge - handling fee	Rs. 80/- (subject to change by EPB)

Trade Services

B. Exports

GL Account

5.g) Late realisation negotiation (Sight)	If proceeds not realised within financing days then markup @ Rs. 55 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
5.h) Late realisation negotiation (Usance)	If proceeds not realised within due date then markup @ Rs. 0.55 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
5.i) Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	If proceeds not realised within financing days then markup @ Rs. 55 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
5.j) Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds not realised within due date then markup @ Rs. 0.55 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
5.k) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.10%, minimum Rs. 1,000/-	55517
5.l) NOC issuing charges for each Form 'E'	Rs. 120/- per form	52368
5.m) NOC for entitlement against EE statement	Rs. 1,500/- per NOC	52368
5.n) Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate	55517
5.o) Export Proceed Transfer	0.1% or Rs. 1,000/-, whichever is lower	55517
5.p) Issuance of EPRC beyond one year	Rs. 500/- per certificate	55517
5.q) Handling of ERS Application	Rs. 500/-	55517
5.r) Export Performance Verification	Rs. 1,000/- per EE form	55517
5.s) Vendor Charges	At actual	
6) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 28,000 From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 35,000 Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000 Or as per arrangement approved by the Bank's Competent Authority.	52305

Trade Services

GL Account

6.a) Renewal	<p>Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500 From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500 Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500 Or as per arrangement approved by the Bank's Competent Authority.</p>	52305
6.b) EOL/OTT	<p>Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500 Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000 Or as per arrangement approved by the Bank's Competent Authority.</p>	52305

Note:

- Any charges in respect of export business other than above mentioned are not to be recovered.
- All State Bank of Pakistan punitive charges relating to delayed repatriation of fund will be debited to customer account.

Trade Services

C. Foreign Bills Purchased/Collection

GL Account

1.a)	Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.	52051
1.b)	FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges, (correspondent bank charges will be extra-if any, FCY Cheques drawn on foreign Banks should be \geq US\$ 1,000/- or equivalent FCY).	65052
1.c)	Registration of student case	US\$ 100 first year, every renewal US\$ 75 plus applicable remittance charges.	55579

D. Inland Letters of Credit

1. Letter of Credit

1.a)	Issuance	0.4% per quarter or part thereof. Minimum Rs. 1,800/- or as per arrangement approved by the Credit and Business authorities.	52305
1.b)	i) Amendments	Rs. 1,500/- (flat) per amendment	52306
	ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,200/- per amendment plus commission as per item number 1.a) above.	52306
1.c)	Acceptance Commission	a) Rs. 500/- (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.125% per month for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-	52308 52308
1.d)	Service charges on retirement of Sight/Usance Bills	0.10% of bill amount (flat) minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	55517
1.e)	Confirmation/Cancellation	In case of confirmation 0.25% per quarter or part thereof minimum Rs. 500/- In case of cancellation Rs. 1,500/-	Confirmation: 52315 Cancellation: 52304
1.f)	Sales Tax Fed Invoice Certificate	Rs. 300/-	65078
1.g)	Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.	52310

2. Collection

2.a)	Documentary	0.30% of document value minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	65051
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Trade Services

D. Inland Letters of Credit

GL Account

2.b) Clean (including cheques)	Rs. 500/- 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.	65051
3. Purchase of Bills/Cheques etc.		
3.a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330
ii) Through branches of our Bank	As per arrangement with the customer.	52330
3.b) i) Clean Bills/Trade Cheques	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330/51500
ii) Invoice Finance/Guarantee Discounting	0.45% minimum Rs. 200/- plus markup from the date of finance or discounting to the date of payment.	52330/51500
iii) Through branches of our Bank	As per arrangement with the customer.	52330/51500
3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3.a above, plus markup/markdown from the date of purchase till the date of payment.	52330
ii) Markup if retired Up to 21st day	Rs. 0.46 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment).	65034
iii) Markup if retired during next 210 days	Rs. 0.55 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment) or as per arrangement approved by the Credit and Business authorities.	65034
3.d) Dividend Warrants, etc.	0.60% of the amount of dividend warrants, minimum Rs. 50/-	52621
3.e) Negotiation at Sight	0.25% minimum Rs. 500/-	52312
3.f) Collection Charges for Usance Bills	0.40% per bill, minimum Rs. 500/-	52330
4. Unpaid items		
4.a) Returning Charges		
i) Documentary Bills	Rs. 400/- per bill	52607
ii) Clean Bills	Rs. 400/- per bill	52607
5. Other Charges		
5.a) Collection Agent Charges	As per actual	Relevant Expense Code
5.b) Postage	Rs. 100/-	55507/55581
5.c) Telex	Rs. 500/- (full)	55510
5.d) Storage Charges	Rs. 50/- per pack per day	52607

Note:

- Collecting agent charges, if the collecting bank is different, will be extra.
- Other 'out-of-pocket' expenses will be charged at actual.

Advances/Finances

A. Advances

GL Account

1.a)	Project Examination/Term Loan Due Diligence Fee	1.5% of project facility requested or as arrangement approved by the Credit and Business authorities.	55563
1.b)	Interim Review/Processing Fee	Rs. 3,500 (flat)	55563
1.c)	New Facility Initiation/Renewal of Facility (where applicable)	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, then the processing charges should be taken only once that is not for each company. In case, group concerns are approved separate limits, each entity would be treated individually and the charges recovered separately for each entity.	
	i) Corporate Borrower	Up to 0.01% of sanctioned amount or as per arrangement approved by the Bank's Competent Authority.	55563
	ii) SME/Commercial Borrower (new facility)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 35,000/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000/- Or as per arrangement approved by the Bank's Competent Authority.	55563
		Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500/- Or as per arrangement approved by the Bank's Competent Authority.	55563
	iii) OTT/EOLs	Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500/- Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	55563

Advances/Finances

A. Advances

GL Account

1.d)	Commitment Fee/Up-front Fee	0.50% - 1.00% (on sanction/renewal) or as per arrangement approved by the Credit and Business authorities (if mentioned in the approval/sanction advice).	52019
1.e)	Legal & Administration Fee (where legal advise is obtained)	As per actual	Relevant Expense Code
1.f)	Miscellaneous charges (documents, evaluation of security and maintenance thereof)	As per actual	Relevant Expense Code
1.g)	Replacement of Securities (interim)	i) For cash/cash equivalent Rs. 3,500/- (flat) ii) For other securities Rs. 7,000/- (flat)	52607
1.h)	To mark lien on securities not issued by us	Rs. 550/- (service charges)	52607
1.i)	Registration of charge with Registrar of Securities Exchange Commission of Pakistan (SECP)	Actual charges incurred by the branch.	Relevant Expense Code
1.j)	Late payment of instalments Commercial TF (If TF is to be repaid on amortisation basis)	0.1% per day of the overdue instalment amount.	52235
1.k)	Penal markup on CF pledge after expiry	1.00% p.a on outstanding exposure of CF pledge in case of non-adjustment after expiry	

2. Charges for Advances Against Pledge/Hypothecation

2.a)	Godown Rent	As per actual	Relevant Expense Code
2.b)	Godown Staff Salaries	As per actual	Relevant Expense Code
2.c)	i) Godown inspection charges when inspection is carried out by Bank's staff <ul style="list-style-type: none"> • Within municipality limits or within a radius of 10 km from Branch • Outside municipality limits 	As per actual As per actual	Relevant Expense Code Relevant Expense Code
	ii) Godown inspection charges when inspection is carried out by outside agencies		Relevant Expense Code
	(a) Where inspection is carried out within the same city	As per actual	Relevant Expense Code
	(b) For inspection of godowns/ stocks located outside the city area (over 35 Km)	As per actual	Relevant Expense Code
2.d)	Other incidental expenditure (insurance, legal etc.)	As per actual	Relevant Expense Code
2.e)	Collection of coupon (on Government certificates issued by other banks/saving centres under lien to us)	Rs. 1,000/- per visit per site	52607

Advances/Finances

A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Up to Rs. 500/-or as per arrangement approved by the Credit and Business authorities.	52607														
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Up to Rs. 10,000 or as per arrangement approved by the Credit and Business authorities.	52368														
2.h i) Temporary LCY financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup@Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged as per arrangement approved by the Credit and Business authorities excluding NPL/classified account from the date of classification.	Relevant markup income code														
ii) Penalty for late payment of markup	<p>Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. (e.g. in case mark up is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.</p> <p>Furthermore, LPC shall be charged facility-wise.</p> <p>The said charge is not applicable to SBP Export Refinance and LTFF cases.</p> <table border="1" data-bbox="479 1173 801 1376"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Up to 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/-	52235
Slab (markup due)	Penalty per day															
Up to 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/-															
iii) Temporary financing due to non-payment on maturity date of acceptance liability under FE25	If loan is not settled within due date then penalty @ "US Prime rate (benchmark) + 3% (credit spread)" is to be charged from the date of maturity or as per arrangement approved by the Credit and Business authorities.															

Advances/Finances

A. Advances

GL Account

2.i) Business Commitment and Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business authorities.	52019
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

3. Alfalah Karobar Finance

i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 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 Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 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.	

Advances/Finances

GL Account

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	Up to 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
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 Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 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 Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 0.2% or a minimum of PKR 17,000/- Or as per arrangement approved by the Bank's Competent Authority.	52043

Advances/Finances

GL Account

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.	
8. Alfalah Bill and Cash		
Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Up to 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Up to 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 Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Up to 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Up to 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. 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	a. 5% of the principal outstanding	
b. If Terminated in the 2nd year	b. 4% of the principal outstanding	
c. If Terminated in the 3rd year	c. 3% of the principal outstanding	
d. If Terminated in the 4th year	d. 2% of the principal outstanding	
e. If Terminated in the 5th year	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	Up to Rs. 100,000/-	
11- Survey Charges for Repossessed Vehicle	At actual	
12- Vehicle Registration Service Fee	Up to 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)	

Advances/Finances

B. Lease Finance (as per the arrangement with the customer)

GL Account

Processing charges will be recoverd once for the complete lease period		
i) Front-end Fee	0.5% of lease amount or as per arrangement approved by the Credit and Business authorities.	55563
ii) Documentation handling charges per sanction advice	Rs. 3,000/-	55563
iii) Termination Charges		
a) Termination takes place in the first year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
b) Termination takes place in the second year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
c) Termination takes place in the third year	4% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
d) Termination takes place in the fourth year	3% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
e) Termination takes place in the fifth year	2% of the principal outstanding or as per arrangement approved by the Credit & Business authorities. NIL charges in case of damage/theft of leased asset.	55546
iv) Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	52019
v) Additional Lease Rentals	0.1% per day of the overdue rental amount.	52235
vi) Cheque Return Charges	Rs. 250/- per cheque	55530

C. Alfalah Rural Finance

i) Processing Fee		
a) Fresh/Enhancement Applications	In case of enhancement fee to be calculated on enhancement amount only i) Up to Rs. 1M @0.2% of the limit with a minimum Rs. 1,150/- ii) Above Rs. 1M to Rs. 10M @0.2% of the limit with a minimum Rs. 2,900/- iii) Above Rs. 10M @0.2% of the limit with a minimum Rs. 21,000/-	52022
b.i) Renewal Fee (flat)	i) Up to Rs. 1M Rs. 2,000/- ii) Above Rs. 1M to Rs. 5M Rs. 2,900/- iii) Above Rs. 5M to Rs. 10M Rs. 8,000/- iv) Above Rs. 10M Rs. 17,500/-	
ii) Project Examination Fee	Maximum 0.5% of the project facility requested. Applicable to project financing only under non farm/non crop sector.	52022
iii) Commitment Fee	As per arrangement approved by the Credit and Business authorities.	52019
iv) Legal Charges	Actual charges of valutors on the bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vii) Late payment charges on delayed markup servicing after grace period of one month from due date (excepting markup payable by PDDC)		55523

Advances/Finances

C. Alfalah Rural Finance

GL Account

i) Amount of overdue markup Up to Rs. 50,000/-	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed.	55523
ii) Amount of overdue markup exceeds Rs. 50,000/- Up to Rs. 250,000/-		55523
iii) Amount of overdue markup exceeds Rs. 250,000/-		55523
viii) a) Late payment charges on delayed annual cleanup	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplied.	55523
b) Late payment of instalments (TF)		55523
c) Late adjustment of Paidawari Zarai Sahulat DF		55523
d) Late payment of rentals under LF		55523
ix) Alfalah Pasban Cash Line	Rs. 500/- per application Rs. 250/- per application Rs. 100/- per day after 15 days of becoming due	
a) Processing Charges		
b) Renewal/Enhancement Charges		
c) Late Payment Charges		

D. Guarantees

CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.		
1.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt	Rs. 1,500/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.b) Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months	0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.c) Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)	Against 100% cash margin: Rs. 1,250/- (flat) per annum	PL52395/PKR 159640001
	Against 100% Deposit Under Lien: Negotiable (Minimum. Rs. 1,250/-) per annum	PL52395/PKR 159640001
	On account other than 100% cash margin and current account: 1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. 2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Bank's counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.	PL52395/PKR 159640001

Advances/Finances

GL Account

1.d) Other Guarantees	<p>Annual Volume Up to Rs. 50M Up to Rs. 150M Up to Rs. 300M Minimum Rs. 1,500/-</p> <p>Pricing 0.40% min 0.35% min 0.30%</p> <p>The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors.</p> <p>For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.</p>	PL52395/PKR 159640001
1.e) Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.f) Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business authorities.	52380
1.g) i) Amendments of Guarantees ii) Increase in amount and or extension in period	Rs. 1,000 per amendment Commission as per item 1.d above	PL52395 PL52395/PKR 159640001
1.h) Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 2,500/- plus actual	PL52395
1.i) Cancellation of Guarantees	Against 25% plus cash margin - its NIL, Rs. 500 without any cash margin.	

Note:

- All Guarantees issued by Bank will contain specific amount and expiry date and a date by which the claims are to be lodged, except open ended Guarantee issued in compliance with SBP instructions.
- Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the Guarantees, whichever is later.

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
xxxii) Cheque Book facility on all cards issuance charges	Rs. 200/-per book (20 leaves)	PL65060
xxxiii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxxiiii) 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

2. Awami Visa/MasterCard (Jan-Jun-2019)		
i) Service Fee	3.33% per month (40% Annual Percentage Rate) on cash advance	PL55601
	3.33% per month (40% Annual Percentage Rate) on retail transactions	PL55602
	2.00% per month (24% Annual Percentage Rate) on BTF transactions	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. 600/- or 10% of minimum amount, whichever is higher.	PL55536
iii) Merchant Discount Fee	Up to 5% of transaction amount	PL52025
iv) Cash Withdrawal Fee		
a) Cash Advance Fee/Call & Pay Fee	Rs. 400/- 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	
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. 500/-, 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	Rs. 300/-	PL55526
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 480/-	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. 15/- per utility bill	PL55548
xiv) SMS Alert Fee	Rs. 85/- per month	PL55566
xv) Mobile Banking Fee	Rs. 5/- per transaction	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xvi)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xvii)	Documentation Fee	Rs. 500/-	PL65060
xviii)	Foreign Transactions	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. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xix)	Arbitration Charges	US\$ 500	PKR144340050
xx)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxiii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxiv)	Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
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	PL55534
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
xix)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 40.54 excluding all applicable Govt. Taxes.	Third party payment
xx)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 3% of the International Spend Amount	Third party payment
xxi)	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	US\$ 10.00	PKR152150050
	b) Airport Lounge Visit Fee	US\$ 31.80 per visit	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	PL55611
	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	
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.):	Per Transaction Fee (Rs.):	PL55548
(i) Up to 100,000/-	(i) 10/-	
(ii) 100,000/- to 1 million	(ii) 20/-	
(iii) Above 1 million	(iii) 50/-	
	Note: Fee to be paid by customer on SBP mandate.	
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)	

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)
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General Banking

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

GL Account

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
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will, however, be charged at regular rates.	
2. Sale/Purchase of Securities		
2.a) Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
2.b) Withdrawal Fee		
i) Withdrawal fee on shares/securities held in safe custody (to be recovered at time of withdrawal)	0.50% on the first Rs. 10,000/- of the paid up value minimum Rs. 50/- and 0.15% on amount exceeding Rs. 10,000/- minimum Rs. 100/-.	52619
ii) Withdrawal fee on government securities where shares and/or securities sold are from those held in safe custody, either commission on sale of share securities as shown against item 2.a or withdrawal fee, as shown against item 2b i) and ii) whichever is higher, will be charged	Rs. 5/- per script	52620

General Banking

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

GL Account

2.c)	Collection of Profit/Return and Dividend	0.5% on the amount of interest/return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50/-.	52621
2.d)	Handling Charges (for consenting renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
2.e)	Issuance of Rupee Traveller's Cheque	Rs. 10/- per RTC	52051
3. Articles in Safe Custody			
3.a)	Share Custodial Services of Central Depository Company of Pakistan Ltd.	Actual charges charged by CDC, plus 1% of share value on the first of every month or Rs. 5/- per share each month, whichever is higher (payable up-front, in advance).	52605
3.b)	Boxes & Packages	Rs. 1/- per 100 cubic inches or any part thereof with a minimum of Rs. 200/-.	55512
3.c)	Envelopes	Rs. 0.50/- per 25 square inches or any part thereof with a minimum of Rs. 100/-.	55512
4. Issuance of Certificate for Safe Items			
4.a)	Issuance of Duplicate Securities	Rs. 1,000/- (flat)	52605
5. Investment Portfolio Securities			
5.a)	Balance up to Rs. 1 million	NIL	
	Balance above Rs. 1 million	NIL	
5.b)	Transaction Charges	NIL	
5.c)	IPS Statement	NIL	

Note:

- Commission will not be recovered on purchase of newly floated securities, where it is not payable by the Government/Agencies/and from the subscribers to new share floatation.
- When orders for purchase/sale of share/securities are executed through the Bank's other offices, all incidental expenses will be recovered in addition to commission brokerage.
- The above charges are in addition to brokerage.

D. Miscellaneous Charges

1. Balance Confirmation

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 (Falah Basic Banking Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>6) 6802 (Falah 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 (Falah Classic Savings Account) to 6802 (Falah Classic Savings Account)</p>	
13.	<p>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 - 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.	<p>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.</p>	<p>Rs. 25,000/- Free Free Free Free Free Free Free</p>
15.	<p>Rupee Current Account Average Monthly Balance (requirement for free services) Banker's Cheque Cheque Book</p>	<p>Rs. 50,000/- 5 Free Bankers Cheque per month 1st Cheque Book Free</p>
16.	<p>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</p>	<p>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</p>

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/-	
<p>* 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.</p>		

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

52661

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.

Bank Alfalah Premier

As a Bank Alfalah Premier customer you can avail several services free of charge or at a discounted rate.

Eligibility

To qualify as a Premier customer you must maintain quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Current Account Savings Account Current and Savings (Combination)	PKR 2 Million PKR 5 Million PKR 3 Million in Savings Account and PKR 1 Million in Current Account

Banking Services

Premier customers will be able to avail a list of waivers based on the average quarterly balance maintained in PKR Million slab wise as given below:

PKR 2 Million - PKR 2.999 Million	PKR 3 Million - PKR 6.999 Million	PKR 7 Million & Above
Issuance of Bankers Cheque Cancellation of Bankers Cheque Duplicate Statement Request Certificate Issuance (Account Maintenance) Stop Payment of Cheque Issuance of Cheque Book Online Banking Mobile Banking SMS Alerts Intercity Clearing Intercity Online Transaction Balance Confirmation Certificate Account Closure Charges (only for current account) 50% waiver on Late Fee Locker Rental/Locker Rental*	Issuance of Bankers Cheque Cancellation of Bankers Cheque Duplicate Statement Request Certificate Issuance (Account Maintenance) Stop Payment of Cheque Issuance of Cheque Book Online Banking Mobile Banking SMS Alerts Intercity Clearing Intercity Online Transaction Balance Confirmation Certificate Account Closure Charges (only for current account) Collection of Cheques (Local Currency) Outward TT FCY Demand Draft Duplicate Bankers Cheque Late Fee Locker Rental/Locker Rental*	Issuance of Bankers Cheque Cancellation of Bankers Cheque Duplicate Statement Request Certificate Issuance (Account Maintenance) Stop Payment of Cheque Issuance of Cheque Book Online Banking Mobile Banking SMS Alerts Intercity Clearing Intercity Online Transaction Balance Confirmation Certificate Account Closure Charges (only for current account) Collection of Cheque (Local Currency) Outward TT FCY Demand Draft Duplicate Bankers Cheque Late Fee Locker Rental/Locker Rental* Same Day Clearing Returned Cheque/Draft (drawn on other banks)

Consumer Finance

Premier Visa Signature Debit Card

Waiver of Annual and Issuance Fee
Complimentary access to 650 airport lounges
Guests accompanying the card holder will be charged at USD 27

Premier Visa Platinum Credit Card

Waiver of Annual and Issuance Fee
Waiver of Supplementary Card Issuance Fee
Priority Pass:
a) Annual Fee: USD 10
b) Airport Lounge Visit Fee: USD 31.80 per visit
Waiver on Upgradation from Platinum to Premier Platinum Credit Card

AMEX Gold Credit Card

Waiver of 1st year's annual fee
Priority Pass:
a) Annual Fee: None
b) Airport Lounge Visit Fee: USD 27.00 per visit

Auto

Up to 50 basis points discount on markup/insurance rate for cases processed on variable rates
Up to 100 basis points discount on markup/insurance rate for cases processed on fixed rates
Processing fee waiver of up to 50%.

Mortgages

Up to 50% waiver on Regular Processing Fee

SME

Waiver on Regular Processing Fee
50 basis points waiver on Quick Finance

Note:

- These charges are subject to change on half yearly basis.
- Apart from this, all bank service charges will be applicable as per Bank Alfalah's current SOC.
- In addition to above, all applicable Government levies will also be recovered.
- Eligibility criteria, deposit slabs and list of charge waivers are applicable in PKR or equivalent in foreign currency.
- Premier Customers not maintaining the required quarterly balance as per the eligibility criteria mentioned above will be downgraded.
- Upon downgrade, all benefits and privileges will be discontinued and the Premier Card(s) will be blocked.
- Currently, Premier services are offered in Lahore, Karachi and Islamabad only.

*Subject to availability of lockers in the branch