	e of Bank Charges of Charges (Excluding FED)	-	
	July-Dec-2015		
	CONSUMER BANKING		
Α	VISA / Master Card	July-Dec-2015	GL codes
	Credit Card Operations		
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions	
		2% per month (24% APR) on BTF Transactions	PL55601,PL55602,PL55603
		2% per month (24% AFR) on BTF transactions	
		SBS Transactions (APR 31.23% to 36.74%)	PL55605
		SBS Factors & APR details:	1 233003
		installment Plan Factor APR	-
		3 months 0.3508330 31.23% 6 months 0.1841670 35.15%	
		9 months 0.1286110 36.36%	
		12 months 0.1008330 36.74%	
		18 months 0.0730560 36.68%	
		24 months 0.0591670 36.22%	
		30 months 0.0508330 35.66%	
		36 months 0.0452780 35.07% BTF to SBS Transactions (APR 17.73% to 21.44%)	
		BTF to SBS Factors & APR details:	PL55605
		installment Plan Factor APR	
		3 months 0.343233 17.73%	
		6 months 0.176567 20.09%	
		9 months 0.121011 20.90%	
		12 months 0.093233 21.25%	
		18 months 0.065456 21.44%	
		24 months 0.051567 21.37% 30 months 0.043233 21.21%	
		36 months 0.037678 21.01%	
		Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	
		Credit on Phone to SBS Factors & APR details:	PL55605
		installment Plan Factor APR	
		3 months 0.34708 24.58%	
		6 months 0.18042 27.76%	
		9 months 0.12486 28.79% 12 months 0.09708 29.18%	
		18 months 0.06931 29.27%	
		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
		Cheque Book & Credit on Phone to SBS Transactions (APR 24.58%	
		to 29.27%) Credit on Cheque Book & Credit on Phone to SBS Factors & APR	PL55605
		details:	
		installment Plan Factor APR	
		3 months 0.34708 24.58%	
		6 months 0.18042 27.76%	
		9 months 0.12486 28.79%	
		12 months 0.09708 29.18% 18 months 0.06931 29.27%	
		18 months 0.06931 29.27% 24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
, ,	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher	PL55536
	Merchant Discount Charges	Upto 5% of Transaction amount	PL52025
	Visa Minicard Fee Cash Withdrawal Fee:	Rs.500/- per card	PL55526
. ,	Cash advance fee / Call & Pay fee:	Rs.1,000/- or 3% of cash advance amount whichever is higher.	
a)	advance ree / can a r dy ree.		PL55528
b)	Acquiring bank charges	1 % of cash advance amount	PL55528
	Counter fee of other cards	1% of cash advance amount or Rs.300 whichever is higher	PL55528
	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
, ,	Over limit fee:	2% Of the over limit amount or Rs.1,000/- whichever is higher	PL55533
	Voucher retrieval fee: Card replacement fee / Upgrade Fee except	Local Rs.350/- and international Rs.800/- Rs.500/-	PL55539
	Platinum Card Upgradation Fee	10.500y -	PL55526
	Cheque return charges / Rejected Autopay service	Rs.800/-	21
(x)		I and the second	PL55530
	fee Step by Step / Credit on Phone to SBS processing	Rs. 500 or 2.5% of transaction amount whichever is higher	

	Step by Step / Credit on Phone to SBS premature	5% on balance amount or Rs.1000 whichever is higher	DIEEESO
	settlement charges		PL55538
, ,	Credit Cover Premium Utility bill payment	0.55% of outstanding amount Rs.25/- per utility bill (through ATM)	PKR144530050
(XIV)	Offility bill payment	Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
		Rs.50/- per utility bill (Above 5,000 through Call)	
	Visa Platinum / Titanium Priority Pass Fee:		
	Annual Fee	U\$\$ 10.00	PKR152150050
	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050 PL55566
	SMS Alert Fee Mobile Banking Fee	Rs.50/- per month Rs.100/- per month	ADC Income
, ,	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xix)	Mobile PIN issue Charges	Rs.10/- per PIN	ADC Income
(xx)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third	
		currency transactions will be first converted into US Dollars as per	
		rate quoted under arrangement with Visa and MasterCard. Cross	PL55613
		border transaction fee will also be charged as per Visa/MasterCard rules	
(xxi)	Arbitration Charges	US\$ 500/-	PKR144340050
	Insurance Cancellation Charges	Rs. 100/-	PL65060
(xxiii) I	Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
	Platinum Card Upgradation Fee	Rs. 1,500/-	PL55526
	Platinum Supplementary Card Upgradation Fee Internet Charges	Rs. 1,000/- Rs. 100/- (Per session)	PL55526 PL65060
	Reward Point Booklet Charges	Rs. 300/- (Per session) Rs. 300/- (Per Book)	PL65060 PL65060
	Virtual Card Issuance Fee	Rs. 100/-	PL65060
` '	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
, ,	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxxii)	Chip Card upgrade charges	Classic (Basic) Rs. 500	
		Classic (Supplementary) Rs. 500	
		Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750	
		Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000	PL52033
		Platinum (Supplementary) Rs. 1,000	
		Titanium (Basic) Rs. 1,250	
		Titanium (Supplementary) Rs. 800	
	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
	Card Conversion Fee (One time charges)	Up to Rs. 2000 Rs. 200 per book (20 leaves)	PL65060
(xxxv)	Cheque book facility on all cards Issuance charges	RS. 200 per book (20 leaves)	PL65060
(xxxvi)	Foreign currency transactions processed through	Rs. 0.4 per dollar for all USD Transactions; for non USD	
	foreign merchants	international transactions, 3% to be charged in addition to Rs. 0.4	PL55613
		per dollar	
(xxxvii)	C-Shop products for value more than Rs 5,000/-	per dollar Processing fee of 2.5% or Rs.500/- whichever is higher on per	PL55534
(xxxvii)			PL55534
	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.	
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	PL55534 GL codes
2 /	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. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance	GL codes
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details:	GL codes
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details: installment Plan Factor APR	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details: installment Plan Factor APR 3 months 0.3508330 31.23%	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on BTF Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details: installment Plan Factor APR 3 months 0.3508330 31.23% 6 months 0.1841670 35.15%	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details: installment Plan Factor APR 3 months 0.3508330 31.23%	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015 3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on BTF Transactions 2.00% per month(24% APR) on BTF Transactions SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details: installment Plan Factor APR 3 months 0.3508330 31.23% 6 months 0.1841670 35.15% 9 months 0.1286110 36.36%	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	GL codes PL55601,PL55602,PL55603 PL55605
2 /	C-Shop products for value more than Rs 5,000/- AWAMI VISA / MASTER CARD	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount. July-Dec-2015	GL codes PL55601,PL55602,PL55603 PL55605

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		Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	PL55605
		Credit on Phone to SBS Factors & APR details:	
		installment Plan Factor APR	
		3 months 0.34708 24.58%	
		6 months 0.18042 27.76%	
		9 months 0.12486 28.79%	
		12 months 0.09708 29.18%	
		18 months 0.06931 29.27%	
		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
		Cheque Book & Credit on Phone to SBS Transactions (APR 24.58%	
		to 29.27%)	PL55605
		Credit on Cheque Book & Credit on Phone to SBS Factors & APR	1233003
		details:	
		installment Plan Factor APR	
		3 months 0.34708 24.58%	
		6 months 0.18042 27.76%	
		9 months 0.12486 28.79%	
1		12 months 0.09708 29.18%	
1		18 months 0.06931 29.27%	
1		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
1		36 months 0.04153 28.30%	
/ii\	Late Fee	Rs.500/- or 10% of minimum amount whichever is higher	PL55536
. ,	Merchant Discount Fee	Upto 5% of transaction amount	PL53536
\ /	Cash Withdrawal Fee	Opto 5/8 or transaction amount	r LJ2U23
(10)		Do 400 / or 20/ of each advance amount whichover is higher	DIEEE30
	a) Cash advance fee / Call & Pay fee	Rs.400/- or 3% of cash advance amount whichever is higher	PL55528
<u> </u>	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	DI 65060
	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
. ,	Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher	PL55533
	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539
	Card replacement fee / Upgrade Fee:	Rs.250/-	PL55526
(x)	Cheque return charges / rejected. Autopay service fee	Rs.400/-	PL55530
(xii)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xiii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xiv)		0.55% of outstanding amount	DKD144E200E0
	ilCredit Cover Premium	Si Satistaniani Banisanit	PKK14453UUSU
(٧٧)	Credit Cover Premium Utility hill payment	Rs 15/-ner utility hill	PKR144530050
	Utility bill payment	Rs.15/-per utility bill	PL55548
(xvi)	Utility bill payment SMS Alert Fee	Rs.50/- per month	PL55548 PL55566
(xvi) (xvii)	Utility bill payment SMS Alert Fee Mobile Banking Fee	Rs.50/- per month Rs.5/- per transaction	PL55548 PL55566 ADC Income
(xvi) (xvii) (xviii)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction	PL55548 PL55566 ADC Income PL55528
(xvi) (xvii) (xviii) (xix)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/-	PL55548 PL55566 ADC Income PL55528 PL65060
(xvi) (xvii) (xviii) (xix) (xx)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN	PL55548 PL55566 ADC Income PL55528
(xvi) (xvii) (xviii) (xix) (xx)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 5% over prevailing market rate or as per SBP directive. Third	PL55548 PL55566 ADC Income PL55528 PL65060
(xvi) (xvii) (xviii) (xix) (xx)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income
(xvi) (xvii) (xviii) (xix) (xx)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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	PL55548 PL55566 ADC Income PL55528 PL65060
(xvi) (xvii) (xviii) (xix) (xx)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income
(xvi) (xvii) (xviii) (xix) (xx) (xxi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income
(xvi) (xvii) (xviii) (xix) (xx) (xxi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/-	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613
(xvi) (xvii) (xviii) (xix) (xx) (xxi) (xxii) (xxiii)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/-	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060
(xvi) (xvii) (xviii) (xix) (xx) (xxi) (xxii) (xxiii) (xxiii) (xxiii)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book)	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060
(xvi) (xvii) (xviii) (xix) (xx) (xxi) (xxii) (xxiii) (xxiii) (xxiii)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/-	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534
(xvi) (xvii) (xviii) (xix) (xx) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxv)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book)	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060
(xvi) (xviii) (xviii) (xix) (xx) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxv) (xxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534
(xvi) (xviii) (xviii) (xix) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxvi) (xxviii) (xxxiii)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxii) (xxiii) (xxiii) (xxiv) (xxv) (xxvi) (xxxvi) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves)	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxii) (xxiii) (xxiii) (xxiv) (xxv) (xxvi) (xxxvi) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060 PL65060 PL65060 PL65060
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxvi) (xxxiii) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxvi) (xxxiii) (xxxvi) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges Foreign currency transactions processed through foreign merchants	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060 PL65060 PL65060 PL65060
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxvi) (xxxiii) (xxxvi) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar Processing fee of 2.5% or Rs.500/- whichever is higher on per	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060 PL65060 PL65060 PL65060
(xvi) (xvii) (xviii) (xix) (xxi) (xxii) (xxiii) (xxiii) (xxiii) (xxiv) (xxvi) (xxxiii) (xxxvi) (xxxvi)	Utility bill payment SMS Alert Fee Mobile Banking Fee Merchant Cash Advance Incentive Documentation Fee Mobile PIN issue Charges Foreign transactions Arbitration Charges Insurance Cancellation Charges Reward Point Booklet Charges BTF Processing Fee Direct Debit Enrollment Fee Safe Custody Handling Charges Cheque book facility on all cards Issuance charges Foreign currency transactions processed through foreign merchants	Rs.50/- per month Rs.5/- per transaction Rs.25/-per transaction Rs.25/-per transaction Rs.500/- Rs.10/- per PIN 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 US\$ 500/- Rs. 100/- Rs. 300/- (Per Book) Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Rs. 500/- on Post dated cheques Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55548 PL55566 ADC Income PL55528 PL65060 ADC Income PL55613 PKR144340050 PL65060 PL65060 PL55534 PL55534 PL65060 PL65060 PL65060 PL65060 PL65060

	CORPORATE CREDIT CARD	July-Dec-2015	GL codes
(i)	Service fee:	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions	PL55601,PL55602
_ , ,	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher	PL55536
	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
(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.1,000/- whichever is higher	PL55533
. ,	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-	PL55539
	Card replacement fee:	Rs.2,000/-	PL55526
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.1,000/-	PL55530
(x)	Credit Cover Premium	0.55% of outstanding amount	PKR144530050
(xi)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(vii)	Priority Pass Fee:	RS.50/- per utility bill (Above 5,000 through Call)	
(٨11)	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	U\$\$ 31.80 per visit	PKR152150050
(xiii)	SMS Alert Fee	Rs.50/- per month	PL55566
_ , _ ,	Mobile Banking Fee	Rs.100/- per month	ADC Income
	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
	Mobile PIN issue Charges	Rs.10/- per PIN	ADC Income
	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/Master Card rules.	PL55613
(xviii)	Arbitration Charges	U\$\$ 500/-	PKR144340050
	Internet Charges	Rs. 100/- (Per session)	PL65060
(xx)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xxii)	Annual Fee	Rs. 6,000/- per card	PL55611
(xxiii)	Card Renewal Fee	No renewal fee	
(xxiv)	Card Issuance Fee	No Issuance fee	
(xxv)	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxvi)	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card	PL52033
(xxvii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613
	Toreign merchants	per dollar	
4			GL codes
	PREPAID CARD	July-Dec-2015	GL codes
4a	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	July-Dec-2015	
4a i)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee		PL55526
4a i) (ii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	July-Dec-2015 Rs. 100/-	
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee:	July-Dec-2015 Rs. 100/- Rs. 200/-	PL55526 PL55526
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee	July-Dec-2015 Rs. 100/- Rs. 200/-	PL55526 PL55526
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal	July-Dec-2015	PL55526 PL55526
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM	July-Dec-2015	PL55526 PL55526 PL55539
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction	PL55526 PL55526 PL55539 PKR144310050
4a i) (ii) (iii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction	PL55526 PL55526 PL55539 PKR144310050 PKR144310050
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- 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.	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- 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. NIL NIL	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	July-Dec-2015 Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- 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. NIL NIL Rs. 5/- per enquiry	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Usa member bank ATM c) From MNET ATM	July-Dec-2015 Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050
4a i) (ii) (iii) (iv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Usa member bank ATM d) From Visa member bank ATM	In the second se	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income
(vi) (vii) (vii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 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 b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee	In the state of th	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050
(vi) (vii) (vii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Usa member bank ATM d) From Visa member bank ATM	In the state of th	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income
(vi) (vii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 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 b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee	In the state of th	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PLS5528 PKR144310050 PKR144310050 ADC Income PL55566
(vi) (vii) (x)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 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 c) From MNET ATM d) From Visa member bank ATM C) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.50/- per month Rs.25/-per transaction	PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income PL55566 PL55528
(vi) (vii) (xi) (xi)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Wisa member bank ATM mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.50/- per month Rs.25/-per transaction 1% of cash advance amount	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income PL55566 PL55528 PL55528
(vi) (vii) (xi) (xi)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 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 c) From MNET ATM d) From Visa member bank ATM C) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.50/- per month Rs.25/-per transaction 1% of cash advance amount Rs 800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call)	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income PL55566 PL55528 PL55528
(vi) (vii) (xiii) (xiii)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee Utility bill payment	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.25/- per enquiry Rs.25/- per plN Rs.50/- per month Rs.25/-per transaction 1% of cash advance amount Rs 800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income PL55566 PL55528 PL55528 PL55528 PL55528 PL55528
(vi) (vii) (xiii) (xiv)	PREPAID CARD GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Wisa member bank ATM mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee	Rs. 100/- Rs.200/- Local Rs.350/- and International Rs.800/- NIL 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. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.50/- per month Rs.25/-per transaction 1% of cash advance amount Rs 800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call)	PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 ADC Income PL55566 PL55528 PL55528 PL55528

(AVII)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xviii)	Arbitration Charges	US\$ 500/-	PKR144340050
	PAYROLL / MERCHANT CARD	July-Dec-2015	GL codes
	Card Issuance Fee	NIL	
	Card replacement fee:	Rs.200/-	PL55526
. ,	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv)	Cash Withdrawal		
	a) From Bank Alfalah's ATM	NIL	DVD4.44040050
	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 Balance Enquiry:	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050 PKR144310050
(vi)	Mobile PIN issuance Charges	Rs.10/- per PIN	ADC Income
	SMS Alert Fee	Rs.50/- per month	PL55566
. ,	Merchant Cash Advance Incentive / call and pay fee	· 1	
(*****)	- Share Gasti Advance incentive / can and pay fee		PL55528
(x)	Acquiring bank charges	1% of cash advance amount	PL55528
	Cheque return charges / rejected. Autopay service		
()	fee	Rs.800	PL55530
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM)	
` '	, , ,	Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
		Rs.50/- per utility bill (Above 5,000 through Call)	
(xiv)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xv)	Cheque Book Issuance Charges	Rs.300/-	PL65060
	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third	
		currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross	PL55613
		border transaction fee will also be charged as per Visa/MasterCard	
(xvii)	Arbitration Charges	rules US\$ 500/-	PKR144340050
		rules US\$ 500/-	
5	DEBIT CARD:	rules	PKR144340050 GL codes
5	DEBIT CARD: Card Issuance fee:	rules US\$ 500/- July-Dec-2015	GL codes
5	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee	rules U\$\$ 500/- July-Dec-2015 Rs 500	
5	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/-	GL codes
5	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit	rules U\$\$ 500/- July-Dec-2015 Rs 500	GL codes PL55611
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/-	GL codes PL55611 PL55611 PL55611
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee:	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs.500	PL55611 PL55611 PL55611 PL55526
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/-	GL codes PL55611 PL55611 PL55611
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/-	PL55611 PL55611 PL55611 PL55526
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/-	GL codes PL55611 PL55611 PL55611 PL55526 PL55526
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/-	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/-	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal:	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050
(ii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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	rules U\$\$ 500/- July-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050
(ii) (iii) (iii) (iv)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry:	rules U\$\$ 500/- Buly-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
(ii) (iii) (iii) (iv)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine	rules U\$\$ 500/- Buly-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
(ii) (iii) (iii) (iv)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry:	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
(ii) (iii) (iii) (iv)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM	rules U\$\$ 500/- Buly-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
(ii) (iii) (iv) (v)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528
(ii) (iii) (iv) (v)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Bank Alfalah's ATM	rules U\$\$ 500/- Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.5/- per enquiry	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528
(ii) (iii) (iv) (v)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 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	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.5/- per enquiry Rs.25 per enquiry Rs.25 per enquiry	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528
(ii) (iii) (iv) (v) (vi)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.5/- per enquiry Rs.25 per enquiry Rs.50/- per transaction Rs. 50/- per transaction	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050
(ii) (iii) (iv) (vi) (vi)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Bank Alfalah's ATM	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.5/- per enquiry Rs.25 per enquiry Rs.50/- per transaction Rs. 50/- per month	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55529 PKR144310050
(ii) (iii) (iv) (vi) (vi) (vii) viii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM d) From Visa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 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 Third Party Transfers Fee a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer	rules US\$ 500/- Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.5/- per enquiry Rs.5/- per enquiry Rs.50/- per transaction Rs.50/- per transaction Rs.50/- per transaction Rs.50/- per month Rs.100/-	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55526 PL55539 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PKR144310050
(ii) (iii) (iv) (vi) (vi) (vii) viii)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Bank Alfalah's ATM	rules US\$ 500/- Bully-Dec-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction. Rs.15/- per transaction. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL Rs.5/- per enquiry Rs.25 per enquiry Rs.50/- per transaction Rs. 50/- per month	PL55611 PL55611 PL55611 PL55611 PL55526 PL55526 PL55526 PL55529 PKR144310050

	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	Annual Fee	Rs. 300/- per Classic / AKK Debit Card Per Year	
		Rs. 500/- per Gold / AKF Debit Card Per Year	PL55611
		Rs. 1,000/- per Royal Platinum Debit Card Per Year	
(xiv)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third	
		currency transactions will be first converted into US Dollars as per	
		rate quoted under arrangement with Visa and MasterCard. Cross	PL55613
		border transaction fee will also be charged as per Visa/MasterCard	
, ,		rules	DVD4.442.40050
	Arbitration Charges Personal Loans	U\$\$ 500/-	PKR144340050
		July-Dec-2015	GL codes
	Processing Fee	Rs 2,500 or 1 % of the loan amount whicever is higher	PL52016
	Late Payment Fee Early Settlement Penalty	Rs 500 per missed installment 5% of the remaining amount	PL55521 PL52029
	Balloon / Partial payments	5% of the paid amount (An year is equal to 12 installments from	FLJ2029
10)	Danoon / Fartial payments	the date of disbursal. Mximum of 2 partial payments are allowed in	
		an year where each partial payment cannot be less than a total of 6	PL52029
		installments).	
v)	Cheque Return Charges	Rs 500	PL55530
	Pay Order Reissuance	Rs 500	PL52003
vii)	Enhancement Fee	Rs 2000	PL65060
viii)	Litigation Charges	At Actual	PL65060
	Cheque collection Charges	Rs 500	PL65060
	Reissuance of Payoff Sheet / Ammortization Schedul	Rs 500	PL65060
С	Alfalah Car Financing / Consumer Car Lease		
	Finance	July-Dec-2015	GL codes
i)	Processing & documentation charges per	Rs. 5,000/-	PL52014
	application		
	Vehicle Evaluation Charges (If Applicable)	Upto Rs. 3,000/-	PL65507
	Registration Service Charges	Upto Rs. 3,000/-	Third party payment
IV)	Premature Termination Charges	200 - 611 1 - 1 - 1 - 1 - 1 - 1	
	• 12 or less installments remaining	2 % of the principal outstanding	DI CE07C
	• 13 to 24 installments remaining	3 % of the principal outstanding	PL65076
	• 25 to 36 installments remaining	4 % of the principal outstanding	
	37 to 84 installments remaining Cheque return or rejected auto pay charges	5 % of the principal outstanding Rs. 500/-	PL65076
	Penalty on late payment	Rs. 1,000/- per installment.	PL65076
	Penalty on late insurance premium	Rs. 300/- per month	PL65076
	Vehicle repossession charges	Upto Rs. 100,000/-	Third party payment
:\			
IX)	Survey charges for repossessed vehicle	Upto Rs. 2,500/-	Third party payment
	Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle	Rs. 1,000 per month	Third party payment PL65076
x)	i		PL65076 Third party payment
x) xi)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month	PL65076
x) xi) xii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable)	Rs. 1,000 per month At actual Upto Rs. 3,000/-	PL65076 Third party payment Third party payment
x) xi) xii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges	Rs. 1,000 per month At actual	PL65076 Third party payment
x) xi) xii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015	PL65076 Third party payment Third party payment GL codes
x) xi) xii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045
x) xi) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045 PL65045
x) xi) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045
x) xi) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045 PL65045
xi) xii) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045
xi) xii) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat)	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045
xi) xii) xii) D	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual, including stamp duty, charges for legal documentation,	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045
x) xi) xii) D i)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045
x) xi) xii) D i)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual, including stamp duty, charges for legal documentation,	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment
x) xi) xii) D i) iii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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.	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment
x) xi) xii) D i) iii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment
x) xi) xii) D i) iii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment.	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65045 Third party payment
x) xi) xii) D i) iii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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.	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender)	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65045 Third party payment
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65045 Third party payment
x) xi) xii)	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility. 7% in first year and 6% afterwards till maturity of facility	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage Balloon / Partial payments	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility. 7% in first year and 6% afterwards till maturity of facility Balloon / Partial payments aggregating over & above 20% a year	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage Balloon / Partial payments Maximum two allowed in a year with a minimum of	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility. 7% in first year and 6% afterwards till maturity of facility Balloon / Partial payments aggregating over & above 20% a year are allowed subject to payment of upto 5% penalty on amount	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage Balloon / Partial payments Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility. 7% in first year and 6% afterwards till maturity of facility Balloon / Partial payments aggregating over & above 20% a year are allowed subject to payment of upto 5% penalty on amount adjusted. Any balloon payment of whatsoever amount in the 1st	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072 PL65072 PL65072
xi xi xi xi xi xi xi xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage Balloon / Partial payments Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding balance. However no balloon payment shall be	Rs. 1,000 per month At actual Upto Rs. 3,000/- Balloon / Partial payments aggregating over & above 20% a year are allowed subject to payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65045 PL65071 PL65072
xi xi xi xi xi xi xi xi	Warehouse charges for repossessed vehicle Comprehensive insurance charges Income Evaluator Charges (if applicable) Alfalah Home Finance Processing Fee Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts Evaluation Charges Documentation Charges Late Payment Charges for Financed/Disbursed Loan amount Penalty on BTF Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage) Early Settlement Penalty on Green Mortgage Balloon / Partial payments Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding	Rs. 1,000 per month At actual Upto Rs. 3,000/- July-Dec-2015 Rs. 5000/- (flat) Rs. 10,000/- (flat) Rs. 5000/- (flat) Rs. 5000/- (flat) At Actual At Actual 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. Rs. 1000 per installment. Upto 6% of outstanding amount (if loan transferred to another lender) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility. 7% in first year and 6% afterwards till maturity of facility Balloon / Partial payments aggregating over & above 20% a year are allowed subject to payment of upto 5% penalty on amount adjusted. Any balloon payment of whatsoever amount in the 1st	PL65076 Third party payment Third party payment GL codes PL65045 PL65045 PL65045 PL65045 Third party payment PL65071 PL65072 PL65072 PL65072

ix)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of the plot purchase facility amount	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: valuation report, Income estimation report.	At Actual	Third party payment
xi)	All related charges like;Cheque Return Fee etc, as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable / required	At Actual	Third party payment

Note:

These charges are subject to change on half yearly basis.
"All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower"