

## CONSUMER BANKING

A. VISA / MASTERCARD	
	Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)
xii) Reload Fee	Rs. 100/-
xiii) Internet Charges	Rs. 100/- (Per session)
xiii) Cheque Book Issuance Charges	Rs. 300/-
xiv) Foreign transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa / MasterCard rules
xv) Arbitration Charges	US\$ 500/-
<b>4b Payroll/Merchant Card</b>	(January-June 2013)
i) Card Issuance Fee	NIL
ii) Card replacement fee	Rs. 200/-
iii) Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
iv) Cash Withdrawal	NIL a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher e) From Non-Bank Alfalah's POS Machine Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
v) Balance Enquiry	NIL a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Rs. 25/- per enquiry
vi) Mobile PIN Issuance Charges	Rs. 10/- per PIN
vii) SMS Alert Fee	Rs. 50/- per month
viii) Merchant Cash Advance Incentive / call and pay fee	Rs. 25/- per transaction
ix) Acquiring bank charges	1% of cash advance amount

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A. VISA / MASTERCARD	
x) Cheque return charges / rejected Autopay service fee	Rs. 800/-
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)
xii) Internet Charges	Rs. 100/- (Per session)
xiii) Cheque Book Issuance Charges	Rs. 300/-
xiv) Foreign transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa / MasterCard rules
xv) Arbitration Charges	US\$ 500/-
<b>5. Debit Card</b>	(January-June 2013)
i) Card Issuance fee	Rs. 500/-
ii) Supplementary card Issuance / Renewal fee	Rs. 1000/-
iii) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 750/-
iv) Basic Card replacement fee	Rs. 500/-
v) Royal Platinum Debit Cards replacement fee	Rs. 1000/-
vi) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-
vii) Voucher retrieval fee	Local Rs. 350 and International Rs. 800
viii) Cash withdrawal	NIL a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
ix) Mobile PIN Issuance Charges	Rs. 10/- per PIN
x) SMS Alert Fee	Rs. 50/- per month
xi) Merchant Cash Advance Incentive / call and pay fee	Rs. 25/- per transaction
xii) Acquiring bank charges	1% of cash advance amount

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A. VISA / MASTERCARD	
v) Balance Enquiry	NIL a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Rs. 25/- per enquiry
vi) Third Party Transfers Fee	Rs. 50/- per transaction Rs. 50/- per transaction
vii) Inter Bank Funds Transfer	Rs. 50/- per transaction
viii) SMS Alert Fee	Rs. 50/- per month
ix) Virtual Card Issuance Fee	Rs. 100/-
x) 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)
xi) Priority Pass Fee:	US\$ 10.00 a) Annual Fee b) Airport lounge Visit Fee
xii) Annual Fee	Rs. 300/- per Classic / A/KK Debit Card Per Year Rs. 500/- per Gold / A/KK Debit Card Per Year Rs. 1,000/- per Royal Platinum Debit Card Per Year
xiii) Foreign transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa / MasterCard rules
xiv) Arbitration Charges	US\$ 500/-
<b>B. ALFALAH CAR FINANCING / CONSUMER CAR LEASE FINANCE</b>	
i) Processing & documentation charges per application	Rs. 4,500/-
ii) Evaluation charges of pre-owned and imported vehicles	Up to the maximum of Rs. 2,000/- (Cost at actual)
iii) Registration Service Charges	Up to the maximum of Rs. 3,000/-

## CONSUMER BANKING

B. ALFALAH CAR FINANCING / CONSUMER CAR LEASE FINANCE	
iv) Premature Termination Charges	2% of the principal outstanding • 12 or less instalments remaining • 13 to 24 instalments remaining • 25 to 36 instalments remaining • 37 to 60 instalments remaining
v) Cheque return or rejected auto pay charges	Rs. 500/-
vi) Penalty on late payment	Rs. 100/- per day or maximum of Rs. 1,000/- per month per instalment
vii) Penalty on late insurance premium	Rs. 300/- per month
viii) Vehicle repossession charges	Actual incurred by the bank up to maximum of Rs. 75,000/-
ix) Survey charges for repossessed vehicle	Up to the maximum of Rs. 2,000/-
x) Warehouse charges for repossessed vehicle	Rs. 1,000 per month
xi) Comprehensive insurance charges	Cost at actual
xii) Tracker installation and monitoring charges (if installed by the customer)	Cost at actual
xiii) Tracker Management Charges (if installed by the Bank)	Up to the maximum of 2% per annum of the value of the vehicle
xiv) Waiver for employees in the Companies in Category "A"	Mark-up waiver of up to 1% below standard markup rates and up to 75% waiver on processing charges
xv) Waiver for existing Auto customers subject to satisfactory relationship and repayment in Auto finance	Up to 1% below standard mark up rates
xvi) Income Evaluator Charges (if applicable)	Up to the maximum of Rs. 3,000/-
xvii) Special promotion / alliance with auto manufacturers	Mark up waiver of up to 1% below standard mark up rates
xviii) Arbitration Charges	US\$ 500/-

## CONSUMER BANKING

C. ALFALAH HOME FINANCE	
i) Processing Fee	Rs. 2,500/- a) Upto Rs. 1.0 Million b) Above Rs. 1.0 Million to Rs. 5.0 Million c) Above Rs. 5.0 Million to Rs. 10.0 Million d) Above Rs. 10.0 Million to Rs. 25.0 Million e) Above Rs. 25.0 Million to Rs. 50.00 Million
ii) Documentation Charges	At Actuals, 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
iii) Late Payment Charges for Financed / Disbursed Loan amount	Actual incurred by the bank up to maximum of Rs. 75,000/-
iv) Penalty on BTF	Up to 6% of outstanding amount (if loan transferred to another lender)
v) Early Settlement Penalty	6% if Paid within one year with own resources, and 3% after the first year
vi) Balloon / Partial payments	Maximum two allowed in a year with a minimum of 10% & maximum of 40% are allowed subject to payment of up to a 3% surcharge on adjusted amount
vii) Adjustment of plot purchase Loan (Without Construction)	Up to 6% of outstanding amount
viii) 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

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C. ALFALAH HOME FINANCE	
ix) Fee for Revaluation of Mortgages Promising Letter; if the same is not converted into a CLP / Formal Loan Approval, within two months of its issuance	Rs. 2,500/-
x) All related charges like Cheque Return Fee etc, as applicable in general banking are payable	Rs. 20,000/-
xi) Income Estimation wherever applicable / required	Up to Rs. 10,000/- as per the size of the facility
<b>Note:</b> These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged / unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAFL branch.	
All Govt. levies on all above charges or otherwise will be payable by the applicant / borrower.	

# SCHEDULE OF BANK CHARGES (Excluding FED)

FROM 1ST JANUARY 2013 TO 30TH JUNE 2013

## Consumer Banking

- ALFALAH HOME FINANCE
- ALFALAH CAR FINANCE
- ALFALAH ROYAL FINANCE
- CONSUMER DURABLES FINANCE
- VISA/MASTERCARD

## CONSUMER BANKING

A. VISA / MASTERCARD	
<b>1. Credit Card Operations</b> (January-June 2013)	
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 1.75% per month (21% P.A. flat rate) on SBS Transactions (APR 31.50% to 40.86%)
SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.50%
6 months	0.1841670 36.00%
9 months	0.1286110 37.80%
12 months	0.100839 38.77%
18 months	0.0730560 39.79%
24 months	0.0591670 40.32%
30 months	0.050830 40.65%
36 months	0.0452780 40.86%
<b>0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions (APR 17.82% to 23.12%)</b>	
SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.343233 31.50%
6 months	0.176567 36.00%
9 months	0.121011 37.80%
12 months	0.092333 38.77%
18 months	0.065456 39.79%
24 months	0.051567 40.32%
30 months	0.043233 40.65%
36 months	0.037678 40.86%
<b>24% APR on Credit on Phone to SBS Transactions</b>	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.34675 24.00%
6 months	0.17853 24.00%
9 months	0.12252 24.00%
12 months	0.09456 24.00%
18 months	0.06670 24.00%
24 months	0.05287 24.00%
30 months	0.04465 24.00%
36 months	0.0402780 24.00%
<b>24% APR on Credit on Phone to SBS Transactions</b>	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.50%
6 months	0.1841670 36.00%
9 months	0.1286110 37.80%
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<b>24% APR on Credit on Phone to SBS Transactions</b>	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.34675 24.00%
6 months	0.17853 24.00%
9 months	0.12252 24.00%
12 months	0.09456 24.00%
18 months	0.06670 24.00%
24 months	0.05287 24.00%
30 months	0.04465 24.00%
36 months	0.0402780 24.00%
<b>2. Awami Visa / MasterCard</b> (January-June 2013)	
i) Service Fee	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 1.75% per month (21% P.A. flat rate) on SBS Transactions (APR 31.50% to 40.86%)
SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.50%
6 months	0.1841670 36.00%
9 months	0.1286110 37.80%
12 months	0.100839 38.77%
18 months	0.0730560 39.79%
24 months	0.0591670 40.32%
30 months	0.050830 40.65%
36 months	0.0452780 40.86%
<b>24% APR on Credit on Phone to SBS Transactions</b>	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.34675 24.00%
6 months	0.17853 24.00%
9 months	0.12252 24.00%
12 months	0.09456 24.00%
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