

| Schedule of Bank Charges            |   |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
|-------------------------------------|---|---|-------------------------|--------|-----|----------|-----------|--------|----------|-----------|--------|----------|-----------|--------|-----------|-----------|--------|-----------|-----------|--------|-----------|-----------|--------|-----------|-----------|--------|-----------|-----------|--------|---------|
| Schedule of Charges (Excluding FED) |   |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| July-Dec-2016                       |   |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| CONSUMER BANKING                    |   |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| A                                   | VISA / Master / AMEX Card   | July-Dec-2016   | GL codes                |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| 1                                   | Credit Card Operations  |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (i)                                 | Service Fee   | <b>Visa / Master Card</b><br>3.33% Per month (40% APR) on Cash Advance<br>3.33% per month (40% APR) on Retail Transactions<br>2% per month (24% APR) on BTF Transactions<br><b>AMEX Card</b><br>3.167% Per month (38% APR) on Cash Advance<br>3.167% per month (38% APR) on Retail Transactions   | PL55601,PL55602,PL55603 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
|                                     |   | SBS Transactions (APR 31.23% to 36.74%)<br>SBS Factors & APR details:<br><table border="1"> <thead> <tr> <th>installment Plan</th> <th>Factor</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>0.3508330</td> <td>31.23%</td> </tr> <tr> <td>6 months</td> <td>0.1841670</td> <td>35.15%</td> </tr> <tr> <td>9 months</td> <td>0.1286110</td> <td>36.36%</td> </tr> <tr> <td>12 months</td> <td>0.1008330</td> <td>36.74%</td> </tr> <tr> <td>18 months</td> <td>0.0730560</td> <td>36.68%</td> </tr> <tr> <td>24 months</td> <td>0.0591670</td> <td>36.22%</td> </tr> <tr> <td>30 months</td> <td>0.0508330</td> <td>35.66%</td> </tr> <tr> <td>36 months</td> <td>0.0452780</td> <td>35.07%</td> </tr> </tbody> </table>   | 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% | PL55605 |
| 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%)<br>BTF to SBS Factors & APR details:<br><table border="1"> <thead> <tr> <th>installment Plan</th> <th>Factor</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>0.343233</td> <td>17.73%</td> </tr> <tr> <td>6 months</td> <td>0.176567</td> <td>20.09%</td> </tr> <tr> <td>9 months</td> <td>0.121011</td> <td>20.90%</td> </tr> <tr> <td>12 months</td> <td>0.093233</td> <td>21.25%</td> </tr> <tr> <td>18 months</td> <td>0.065456</td> <td>21.44%</td> </tr> <tr> <td>24 months</td> <td>0.051567</td> <td>21.37%</td> </tr> <tr> <td>30 months</td> <td>0.043233</td> <td>21.21%</td> </tr> <tr> <td>36 months</td> <td>0.037678</td> <td>21.01%</td> </tr> </tbody> </table>   | 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% | 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%)<br>Credit on Phone to SBS Factors & APR details:<br><table border="1"> <thead> <tr> <th>installment Plan</th> <th>Factor</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>0.34708</td> <td>24.58%</td> </tr> <tr> <td>6 months</td> <td>0.18042</td> <td>27.76%</td> </tr> <tr> <td>9 months</td> <td>0.12486</td> <td>28.79%</td> </tr> <tr> <td>12 months</td> <td>0.09708</td> <td>29.18%</td> </tr> <tr> <td>18 months</td> <td>0.06931</td> <td>29.27%</td> </tr> <tr> <td>24 months</td> <td>0.05542</td> <td>29.03%</td> </tr> <tr> <td>30 months</td> <td>0.04708</td> <td>28.69%</td> </tr> <tr> <td>36 months</td> <td>0.04153</td> <td>28.30%</td> </tr> </tbody> </table>                                       | 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% | 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%  |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
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| 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%  |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (ii)                                | Late Fee:   | Rs.1,450 or 10% of minimum amount whichever is higher   | PL55536                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (iii)                               | Merchant Discount Charges   | Upto 5% of Transaction amount   | PL52025                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (iv)                                | Visa Minicard Fee   | Rs.500/- per card   | PL55526                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (v)                                 | Cash Withdrawal Fee:  |   |                         |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| a)                                  | Cash advance fee / Call & Pay fee:                                      | Rs.1,000/- or 3% of cash advance amount whichever is higher.  | PL55528                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| b)                                  | Acquiring bank charges  | 1 % of cash advance amount  | PL55528                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| c)                                  | Counter fee of other cards  | 1% of cash advance amount or Rs.300 whichever is higher   | PL55528                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (vi)                                | Cheque / Cash pickup fee:   | Rs.200/- (available in cities having Bank Alfalah branches)   | PL65060                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (vii)                               | Over limit fee:   | 2% Of the over limit amount or Rs.1,200/- whichever is higher   | PL55533                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (viii)                              | Voucher retrieval fee:  | Local Rs.350/- and international Rs.800/-   | PL55539                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |
| (ix)                                | Card replacement fee / Upgrade Fee except Platinum Card Upgradation Fee | Rs.500/-  | PL55526                 |        |     |          |           |        |          |           |        |          |           |        |           |           |        |           |           |        |           |           |        |           |           |        |           |           |        |         |

|           |  |  |              |
|-----------|--|--|--------------|
| (x)       | Cheque return charges / Rejected Autopay service fee               | Rs.800/-   | PL55530      |
| (xi)      | Step by Step / Credit on Phone to SBS processing charges           | Rs. 500 or 2.5% of transaction amount whichever is higher  | PL55534      |
| (xii)     | Step by Step / Credit on Phone to SBS premature settlement charges | 5% on balance amount or Rs.1000 whichever is higher  | PL55538      |
| (xiii)    | Credit Cover Premium   | 0.65% of outstanding amount  | PKR144530050 |
| (xiv)     | Utility bill payment   | Rs.25/- per utility bill (through ATM)<br>Rs.30/- per utility bill (Below 5,000 through Call)<br>Rs.50/- per utility bill (Above 5,000 through Call)   | PL55548      |
| (xv)      | Visa Platinum / Titanium / AMEX Priority Pass Fee:                 |  |              |
| a)        | Annual Fee   | US\$ 10.00   | PKR152150050 |
| b)        | Airport lounge Visit Fee   | US\$ 31.80 per visit   | PKR152150050 |
| (xvi)     | SMS Alert Fee  | Rs.60/- per month  | PL55566      |
| (xvii)    | Mobile Banking Fee   | Rs.100/- per month   | PL65060      |
| (xviii)   | Merchant Cash Advance Incentive                                    | Rs.25/- per transaction  | PL55528      |
| (xix)     | Mobile PIN issue Charges   | Rs.10/- per PIN  | PL65060      |
| (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 Master / AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rules | PL55613      |
| (xxi)     | Arbitration Charges  | US\$ 500/-   | PKR144340050 |
| (xxii)    | Insurance Cancellation Charges                                     | Rs. 100/-  | PL65060      |
| (xxiii)   | Platinum Card Issuance Fee   | Rs. 4,000/-  | PL55526      |
| (xxiv)    | Platinum Supplementary Card Issuance Fee                           | Rs. 2,000/-  | PL55526      |
| (xxv)     | Platinum Card Upgradation Fee                                      | Rs. 1,500/-  | PL55526      |
| (xxvi)    | Platinum Supplementary Card Upgradation Fee                        | Rs. 1,000/-  | PL55526      |
| (xxvii)   | Internet Charges   | Rs. 100/- (Per session)  | PL65060      |
| (xxviii)  | Reward Point Booklet Charges                                       | Rs. 300/- (Per Book)   | PL65060      |
| (xxix)    | Virtual Card Issuance Fee  | Rs. 100/-  | PL65060      |
| (xxx)     | BTF Processing Fee   | Rs. 500 or 2.5% of transaction amount whichever is higher  | PL55534      |
| (xxxi)    | Direct Debit Enrollment Fee  | Rs. 200  | PL55534      |
| (xxxii)   | Chip Card upgrade charges  | Classic (Basic) Rs. 500<br>Classic (Supplementary) Rs. 500<br>Gold (Basic) Rs. 750<br>Gold (Supplementary) Rs. 750<br>Platinum (Basic) Rs. 1,000<br>Platinum (Supplementary) Rs. 1,000<br>Titanium (Basic) Rs. 1,250<br>Titanium (Supplementary) Rs. 800                                     | PL52033      |
| (xxxiii)  | Safe Custody Handling Charges                                      | Rs. 500/- on Post dated cheques  | PL65060      |
| (xxxiv)   | Card Conversion Fee (One time charges)                             | Up to Rs. 2000   | PL65060      |
| (xxxv)    | Cheque book facility on all cards Issuance charges                 | Rs. 200 per book (20 leaves)   | PL65060      |
| (xxxvi)   | Foreign currency transactions processed through foreign merchants  | 3% of the transaction amount & Rs. 0.4 per US dollar conversion  | PL55613      |
| (xxxvii)  | C-Shop products for value more than Rs 5,000/-                     | Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.  | PL55534      |
| (xxxviii) | Visa Cash Back Credit Card (Annual Fee)                            | Rs. 4,000  | PL55611      |
| (xxxix)   | Visa Cash Back Credit Card Supplementary (Annual Fee)              | Rs. 2,000  | PL55611      |
| (xxxx)    | Visa Cash Back Credit Card Program Conversion Fee                  | Rs. 2,000 (per conversion)   | PL55611      |
| (xxxxi)   | Annual fee for AMEX Gold Card                                      | Basic Card: Rs 6,000<br>Supplementary Card: Rs 3,000   | PL55611      |
| (xxxxii)  | CIP Lounge Fee   | Rs. 1,000 per visit  | PKR152150050 |
|           |  |  |              |

| 2       | AWAMI VISA / MASTER CARD   | July-Dec-2016   | GL codes                |
|---------|--|---|-------------------------|
| (i)     | Service Fee  | 3.33% Per month (40% APR) on Cash Advance<br>3.33% per month (40% APR) on Retail Transactions<br>2.00% per month(24% APR) on BTF Transactions     | PL55601,PL55602,PL55603 |
|         |  | SBS Transactions (APR 31.23% to 36.74%)<br>SBS Factors & APR details:   | PL55605                 |
|         |  | 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%)<br>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%)<br>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%)<br>Credit on Cheque Book & 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%  |                         |
| (ii)    | Late Fee   | Rs.500/- or 10% of minimum amount whichever is higher   | PL55536                 |
| (iii)   | Merchant Discount Fee  | Upto 5% of transaction amount   | PL52025                 |
| (iv)    | Cash Withdrawal Fee  |   |                         |
|         | a) Cash advance fee / Call & Pay fee                               | Rs.400/- or 3% of cash advance amount whichever is higher   | PL55528                 |
|         | b) Acquiring bank charges  | 1% of cash advance amount   | PL55528                 |
|         | c) Counter fee of other cards                                      | 1% of cash advance amount or Rs.300/- whichever is higher   | PL55528                 |
| (vi)    | Cheque / Cash pickup fee:  | Rs.200/- (available in cities having Bank Alfalah branches)   | PL65060                 |
| (vii)   | Over Limit Fee   | 2% of the over limit amount or Rs.500/- whichever is higher   | PL55533                 |
| (viii)  | Voucher retrieval fee:   | Local Rs.350/- and international Rs.800/-   | PL55539                 |
| (ix)    | 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)   | Credit Cover Premium   | 0.65% of outstanding amount   | PKR144530050            |
| (xv)    | Utility bill payment   | Rs.15/-per utility bill   | PL55548                 |
| (xvi)   | SMS Alert Fee  | Rs.50/- per month   | PL55566                 |
| (xvii)  | Mobile Banking Fee   | Rs.5/- per transaction  | PL65060                 |
| (xviii) | Merchant Cash Advance Incentive                                    | Rs.25/-per transaction  | PL55528                 |
| (xix)   | Documentation Fee  | Rs.500/-  | PL65060                 |
| (xx)    | Mobile PIN issue Charges   | Rs.10/- per PIN   | PL65060                 |

|                                      |   |  |                 |
|--------------------------------------|---|--|-----------------|
| (xxi)                                | Foreign transactions  | 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         |
| (xxii)                               | Arbitration Charges   | US\$ 500/-   | PKR144340050    |
| (xxiii)                              | Insurance Cancellation Charges                                    | Rs. 100/-  | PL65060         |
| (xxiv)                               | Reward Point Booklet Charges                                      | Rs. 300/- (Per Book)   | PL65060         |
| (xxv)                                | BTF Processing Fee  | Rs. 500 or 2.5% of transaction amount whichever is higher  | PL55534         |
| (xxvi)                               | Direct Debit Enrollment Fee                                       | Rs. 200  | PL55534         |
| (xxxiii)                             | Safe Custody Handling Charges                                     | Rs. 500/- on Post dated cheques  | PL65060         |
| (xxxv)                               | Cheque book facility on all cards Issuance charges                | Rs. 200 per book (20 leaves)   | PL65060         |
| (xxxvi)                              | Foreign currency transactions processed through foreign merchants | 3% of the transaction amount & Rs. 0.4 per US dollar conversion  | PL55613         |
| (xxxviii)                            | C-Shop products for value more than Rs 5,000/-                    | Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.  | PL55534         |
| <b>3 CORPORATE / SME CREDIT CARD</b> |   | <b>July-Dec-2016</b>   | <b>GL codes</b> |
| (i)                                  | Service fee:  | 2% per month (24% APR) on Cash Advance<br>2% per month (24% APR) on Retail Transactions  | PL55601,PL55602 |
| (ii)                                 | Late Fee:   | Rs.1,450 or 10% of minimum amount whichever is higher  | PL55536         |
| (iv)                                 | 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.1,200/- whichever is higher  | PL55533         |
| (vii)                                | Voucher retrieval fee:  | Local RS.500/- and international Rs.1,000/-  | PL55539         |
| (viii)                               | Card replacement fee:   | Rs.2,000/-   | PL55526         |
| (ix)                                 | Cheque return charges / Rejected Autopay service fee              | Rs.1,000/-   | PL55530         |
| (x)                                  | Credit Cover Premium  | 0.65% of outstanding amount  | PKR144530050    |
| (xi)                                 | Utility bill payment  | Rs.25/- per utility bill (through ATM)<br>Rs.30/- per utility bill (Below 5,000 through Call)<br>Rs.50/- per utility bill (Above 5,000 through Call)   | PL55548         |
| (xii)                                | Priority Pass Fee:  |  |                 |
| a)                                   | Annual Fee  | US\$ 10.00   | PKR152150050    |
| b)                                   | Airport lounge Visit Fee  | US\$ 31.80 per visit   | PKR152150050    |
| (xiii)                               | SMS Alert Fee   | Rs.60/- per month  | PL55566         |
| (xiv)                                | Mobile Banking Fee  | Rs.100/- per month   | PL65060         |
| (xv)                                 | Merchant Cash Advance Incentive                                   | Rs.25/- per transaction  | PL55528         |
| (xvi)                                | Mobile PIN issue Charges  | Rs.10/- per PIN  | PL65060         |
| (xvii)                               | 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   | US\$ 500/-   | PKR144340050    |
| (xix)                                | Internet Charges  | Rs. 100/- (Per session)  | PL65060         |
| (xx)                                 | Reward Point Booklet Charges                                      | Rs. 300/- (Per Book)   | PL65060         |
| (xxi)                                | 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         |
| (xxxvi)                              | Foreign currency transactions processed through foreign merchants | 3% of the transaction amount & Rs. 0.4 per US dollar conversion  | PL55613         |
| (xxxvii)                             | C-Shop products for value more than Rs 5,000/-                    | Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.  | PL55534         |
| (xxxviii)                            | CIP Lounge Fee  | Rs. 1,000 per visit  | PKR152150050    |

| <b>4 PREPAID CARD</b>                               |   | <b>July-Dec-2016</b>   | <b>GL codes</b> |
|---|---|--|-----------------|
| <b>4a GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD</b> |   |  |                 |
| i)  | Card Issuance Fee                                     | Rs. 100/-  | PL55526         |
| (ii)  | Card replacement fee:                                 | Rs.200/-   | PL55526         |
| (iii)   | Voucher retrieval fee                                 | Local Rs.350/- and International Rs.800/-  | PL55539         |
| (iv)  | Cash Withdrawal                                       |  |                 |
|   | a) From Bank Alfalah's ATM                            | NIL  |                 |
|   | b) From 1-Link member bank ATM                        | Rs.15/- per transaction  | PKR144310050    |
|   | c) From MNET ATM                                      | Rs.15/- per transaction  | PKR144310050    |
|   | d) From Visa member bank ATM                          | Rs.300 or 3% of cash withdrawal amount, whichever is higher.   | PL55528         |
|   | e) From Non-Bank Alfalah's POS Machine                | Rs.300 or 3% of cash withdrawal amount, whichever is higher.   | PL55528         |
| (v)   | Balance Enquiry:                                      |  |                 |
|   | a) From Bank Alfalah's ATM                            | NIL  |                 |
|   | b) From 1-Link member bank ATM                        | NIL  |                 |
|   | c) From MNET ATM                                      | Rs. 5/- per enquiry  | PKR144310050    |
|   | d) From Visa member bank ATM                          | Rs.25/- per enquiry  | PKR144310050    |
| (vi)  | Mobile PIN issuance Charges                           | Rs.10/- per PIN  | PL65060         |
| (vii)   | SMS Alert Fee   | Rs.60/- per month  | PL55566         |
| (viii)  | Merchant Cash Advance Incentive / call and pay fee    | Rs.25/-per transaction   | PL55528         |
| (x)   | Acquiring bank charges                                | 1% of cash advance amount  | PL55528         |
| (xi)  | Cheque return charges / rejected. Autopay service fee | Rs 800   | PL55530         |
| (xiii)  | Utility bill payment                                  | Rs.25/- per utility bill (through ATM)<br>Rs.30/- per utility bill (Below 5,000 through Call)<br>Rs.50/- per utility bill (Above 5,000 through Call)   | PL55548         |
| (xiv)   | Reload Fee  | Rs. 100 /-   | PL65060         |
| (xv)  | Internet Charges                                      | Rs. 100/- (Per session)  | PL65060         |
| (xvi)   | Cheque Book Issuance Charges                          | Rs.300/-   | PL65060         |
| (xvii)  | 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    |
| <b>4b PAYROLL / MERCHANT CARD</b>                   |   |  |                 |
|   |   | <b>July-Dec-2016</b>   | <b>GL codes</b> |
| i)  | Card Issuance Fee                                     | NIL  |                 |
| (ii)  | Card replacement fee:                                 | Rs.200/-   | PL55526         |
| (iii)   | Voucher retrieval fee                                 | Local Rs.350/- and International Rs.800/-  | PL55539         |
| (iv)  | Cash Withdrawal                                       |  |                 |
|   | a) From Bank Alfalah's ATM                            | NIL  |                 |
|   | b) From 1-Link member bank ATM                        | Rs.15/- per transaction  | PKR144310050    |
|   | c) From MNET ATM                                      | Rs.15/- per transaction  | PKR144310050    |
|   | d) From Visa member bank ATM                          | Rs.300 or 3% of cash withdrawal amount, whichever is higher.   | PL55528         |
|   | e) From Non-Bank Alfalah's POS Machine                | Rs.300 or 3% of cash withdrawal amount, whichever is higher.   | PL55528         |
|   | Balance Enquiry:                                      |  |                 |
|   | 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    |
| (vi)  | Mobile PIN issuance Charges                           | Rs.10/- per PIN  | PL65060         |
| (vii)   | SMS Alert Fee   | Rs.60/- per month  | PL55566         |
| (viii)  | Merchant Cash Advance Incentive / call and pay fee    | Rs.25/-per transaction   | PL55528         |
| (x)   | Acquiring bank charges                                | 1% of cash advance amount  | PL55528         |
| (xi)  | Cheque return charges / rejected. Autopay service fee | Rs.800   | PL55530         |
| (xiii)  | Utility bill payment                                  | Rs.25/- per utility bill (through ATM)<br>Rs.30/- per utility bill (Below 5,000 through Call)<br>Rs.50/- per utility bill (Above 5,000 through Call)   | PL55548         |
| (xiv)   | Internet Charges                                      | Rs. 100/- (Per session)  | PL65060         |
| (xv)  | Cheque Book Issuance Charges                          | Rs.300/-   | PL65060         |
| (xvi)   | 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         |
| (xvii)  | Arbitration Charges                                   | US\$ 500/-   | PKR144340050    |

| 5 DEBIT CARD:           |   | July-Dec-2016  | GL codes        |
|-------------------------|---|--|-----------------|
| (i)                     | Card Issuance fee:  |  |                 |
|                         | a) Supplementary card Issuance / Renewal fee                                | Rs 500   | PL55611         |
|                         | b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee          | Rs. 1000/-   | PL55611         |
|                         | c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee | Rs. 750/-  | PL55611         |
| (ii)                    | a) Basic Card replacement fee:  | Rs.500   | PL55526         |
|                         | b) Royal Platinum Debit Cards replacement fee                               | Rs. 1000/-   | PL55526         |
|                         | c) Alfalah Karobar Finance Debit Cards replacement fee                      | Rs. 750/-  | PL55526         |
|                         | d) Signature Debit Cards replacement fee                                    | Rs. 1,000/-  | PL55526         |
| (iii)                   | Voucher retrieval fee   | Local Rs.350 and international Rs.800  | PL55539         |
| (iv)                    | Cash withdrawal:  |  |                 |
|                         | a) From Bank Alfalah's ATM  | NIL  |                 |
|                         | b) From 1-Link member bank ATM  | Rs.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 Bank Alfalah's POS Machine  | NIL  |                 |
|                         | f) From Non-Bank Alfalah's POS Machine                                      | Rs.300 or 3% of cash withdrawal amount, whichever is higher.   | PL55528         |
| (v)                     | Balance Enquiry :   |  |                 |
|                         | a) From Bank Alfalah's ATM  | NIL  |                 |
|                         | b) From 1-Link member bank ATM  | NIL  |                 |
|                         | c) From MNET ATM  | Rs.5/- per enquiry   | PKR144310050    |
|                         | d) From Visa member bank ATM  | Rs.25 per enquiry  | PKR144310050    |
| (vi)                    | Third Party Transfers Fee   |  |                 |
|                         | a) Inter Bank Funds Transfer  | Rs. 50/- per transaction   | PKR144310050    |
|                         | b) Inter Branch Funds Transfer  | Rs. 50/- per transaction   | PKR144310050    |
| vii)                    | SMS Alert Fee   | Rs.60/- per month  | PL55566         |
| viii)                   | Virtual Card Issuance Fee   | Rs. 100/-  | PL65060         |
| (xi)                    | Utility bill payment  | Rs.25/- per utility bill (through ATM)<br>Rs.30/- per utility bill (Below 5,000 through Call)<br>Rs.50/- per utility bill (Above 5,000 through Call)   | PL55548         |
| (xii)                   | Priority Pass Fee:  |  |                 |
|                         | a) Annual Fee   | US\$ 10.00   | PKR152150050    |
|                         | b) Airport lounge Visit Fee   | US\$ 31.80 per visit   | PKR152150050    |
| (xiii)                  | Annual Fee  | Rs. 450/- per Classic / AKK Debit Card Per Year<br>Rs. 600/- per Gold / AKF Debit Card Per Year<br>Rs. 1,200/- per Royal Platinum Debit Card Per Year<br>Upto Rs. 5,000/- per Signature Debit Card Per Year<br>Rs. 1,000/- per Gold / digital bundle per year                  | PL55611         |
| (xiv)                   | Supplementary Card Annual Fee   | Rs. 250/- per Classic / AKK Debit Card Per Year<br>Rs. 300/- per Gold / AKF / digital bundle Debit Card Per Year<br>Rs. 600/- per Royal Platinum Debit Card Per Year<br>Rs. 5,000/- per Signature Debit Card Per Year  | PL55611         |
| (xv)                    | Foreign transactions  | Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules | PL55613         |
| (xvi)                   | Arbitration Charges   | US\$ 500/-   | PKR144340050    |
| (xvii)                  | Foreign currency transactions processed through foreign merchants           | 3% of the transaction amount & Rs. 0.4 per US dollar conversion  | PL55613         |
| (xviii)                 | CIP Lounge Fee  | Rs. 1000/- per visit   |                 |
| <b>B Personal Loans</b> |   | <b>July-Dec-2016</b>   | <b>GL codes</b> |
| i)                      | Processing Fee  | Rs 2,500 or 1 % of the loan amount whichever is higher   | PL52016         |
| ii)                     | Late Payment Fee  | Rs 500 per missed installment  | PL55521         |
| iii)                    | Early Settlement Penalty  | 5% of the remaining amount   | PL52029         |
| iv)                     | Balloon / Partial payments  | 5% of the paid amount (An year is equal to 12 installments from the date of disbursement. Maximum of 2 partial payments are allowed in an year where each partial payment cannot be less than a total of 6 installments).  | PL52029         |
| v)                      | Cheque Return Charges   | Rs 500   | PL55530         |
| vi)                     | Pay Order Reissuance  | Rs 500   | PL52003         |
| vii)                    | Enhancement Fee   | Rs 2000  | PL65060         |
| viii)                   | Litigation Charges  | At Actual  | PL65060         |
| ix)                     | Cheque collection Charges   | Rs 500   | PL65060         |
| x)                      | Reissuance of Payoff Sheet / Ammortization Schedule                         | Rs 500   | PL65060         |

| <b>C Alfalah Auto Loan / Consumer Auto Lease Finance</b> |   | <b>July-Dec-2016</b>   | <b>GL codes</b>     |
|--|---|--|---------------------|
| i)   | Processing & documentation charges per application  | Rs. 6,000/-  | PL52014             |
| ii)  | Vehicle Evaluation Charges (If Applicable)  | Upto Rs. 3,000/-   | PL65507             |
| iii)   | Registration Service Charges  | Upto Rs. 4,000/- (Charges will be applicable as per Actual fees)   | Third party payment |
| iv)  | Premature Termination Charges<br>• 12 or less installments remaining<br>• 13 to 24 installments remaining<br>• 25 to 36 installments remaining<br>• 37 to 84 installments remaining                   | 3 % of the principal outstanding<br>4 % of the principal outstanding<br>5 % of the principal outstanding<br>6 % of the principal outstanding   | PL65076             |
| v)   | Cheque return or rejected auto pay charges  | Rs. 500/-  | PL65076             |
| vi)  | Penalty on late payment   | Rs. 1,000/- per installment.   | PL65076             |
| vii)   | Penalty on late insurance premium   | Rs. 300/- per month  | PL65076             |
| viii)  | Vehicle repossession charges  | Upto Rs. 100,000/-   | Third party payment |
| ix)  | Survey charges for repossessed vehicle  | Upto Rs. 3,000/-   | Third party payment |
| x)   | Warehouse charges for repossessed vehicle   | Rs. 1,000 per month  | PL65076             |
| xi)  | Comprehensive insurance charges   | At actual  | Third party payment |
| xii)   | Income Evaluator Charges (if applicable)  | Upto Rs. 3,500/-   | Third party payment |
| <b>D Alfalah Home Finance</b>                            |   | <b>July-Dec-2016</b>   | <b>GL codes</b>     |
| i)   | <b>Processing Fee</b>   |  |                     |
|  | Processing Fee (local salaried)   | Rs. 5000/- (flat)  | PL65045             |
|  | Processing Fee (self-employed/businessperson)   | Rs. 10,000/- (flat)  | PL65045             |
|  | Processing Fee (expatriate customer)  | Rs. 5000/- (flat)  | PL65045             |
|  | Processing Fee (Alfalah Green Mortgage)<br>For All Customers and Amounts  | Rs. 5000/- (flat)  | PL65045             |
| ii)  | Evaluation Charges  | At Actual  | Third party payment |
| iii)   | Documentation Charges   | At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.  | PL65045             |
| iv)  | Late Payment Charges for Financed/Disbursed Loan amount   | Rs. 1000 per installment.  | PL65071             |
| v)   | Penalty on BTF  | Upto 6% of outstanding amount (if loan transferred to another lender)  | PL65072             |
| vi)  | Early Settlement Penalty<br>Alfalah Home Finance (all products excluding Green Mortgage)  | 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.  | PL65072             |
| vii)   | Early Settlement Penalty on Green Mortgage  | 7% in first year and 6% afterwards till maturity of facility   | PL65072             |
| viii)  | 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 allowed during 1st year of disbursement without levy of penalty. | Balloon / Partial payments exceeding 20% of outstanding facility in a year shall be subject to payment of upto 5% penalty on excessive amount. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted. | 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:<br>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. 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"**