

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

1. Credit Card Operations (Jul-Dec-2018)		Annual Percentage Rate
i) Service Fee	Visa/MasterCard 3.33% per month (40% Annual Percentage Rate) on Cash Advance 3.33% per month (40% Annual Percentage Rate) on Retail Transactions 2% per month (24% Annual Percentage Rate) on BTF Transactions AMEX Card 3.167% per month (38% Annual Percentage Rate) on Cash Advance 3.167% per month (38% Annual Percentage Rate) on Retail Transactions	PL55601 PL55602 PL55603
	SBS Factors & Annual Percentage Rate details: (31.23% to 36.74%)	
	Instalment Plan	Factor Annual Percentage Rate
	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 (Annual Percentage Rate 17.73% to 21.44%) BTF to SBS Factors & Annual Percentage Rate details:	
Instalment Plan	Factor Annual Percentage Rate	
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 (Annual Percentage Rate 24.58% to 29.27%) Credit on Phone to SBS Factors & Annual Percentage Rate details:		
Instalment Plan	Factor Annual Percentage Rate	
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 and Credit on Phone to SBS Transactions (Annual Percentage Rate 24.58% to 29.27%) Credit on Cheque Book and Credit on Phone to SBS Factors & Annual Percentage Rate details:		
Instalment Plan	Factor Annual Percentage Rate	
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	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) Cash Withdrawal Fee:		
a) Cash Advance Fee/Call & Pay Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher	PL55528
b) Acquiring Bank Charges	1% of cash advance amount	PL55528
c) Counter Fee of other cards	1% of cash advance amount or Rs. 300/-, whichever is higher	PL55528
v) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
vi) Over-limit Fee	2% of the over limit amount or Rs. 1,200/-, whichever is higher	PL55533
vii) Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-	PL55539
viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 600/-	PL55526
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-	PL55530
x) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xi) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538
xii) Credit Cover Premium	0.69% of outstanding amount	PKR144530050
xiii) Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xiv) Visa Platinum/Titanium Card Priority Pass Fee:		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
AMEX Priority Pass Fee:		
a) Annual Fee	None	PKR152150050
b) Airport Lounge Visit Fee	US\$ 27.00 per visit	PKR152150050
xv) SMS Alert Fee	Rs. 93/- per month	PL55566
xvi) Mobile Banking Fee	Rs. 100/- per month	PL65060
xvii) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xviii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and	PL55613

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	MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/MasterCard/AMEX Card rules.	
xix) Arbitration Charges	US\$ 500/-	PKR144340050
xx) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi) Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
xxii) Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
xxiii) Platinum Card Upgradation Fee	Rs. 1,500/-	PL55226
xxiv) Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxv) Internet Charges	Rs. 100/- per session	PL65060
xxvi) Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxvii) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxviii) Chip Card Upgradation Charges	Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 800	PL52033
xxix) Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxx) Card Conversion Fee (one time charges)	Upto 2,000/-	PL65060
xxxi) Cheque Book facility on all cards issuance charges	Rs. 200/-per book (20 leaves)	PL65060
xxxii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxxiii) C-Shop products for value more than Rs. 5,000/-	Processing fee of 2.5% or Rs. 500/-, whichever is higher on per transaction amount	PL55534
xxxiv) Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000/-	PL55611
xxxv) Annual Fee for AMEX Gold Card	Basic Card: Rs. 6,000/- Supplementary Card: Rs. 3,000/-	PL55611
xxxvi) Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-	PL55611
xxxvii) Visa Cash Back Credit Card Programme Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxxviii) CIP Lounge Fee	Rs. 1,000/- per visit	PKR152150050
xxxix) Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,000/- + FED	PL65060
xxxx) Balance Enquiry:		
a) From Bank Alfalah's ATM	NIL	
b) From I-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
d) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050

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2. Awami Visa/MasterCard (Jul-Dec-2018)

i) Service Fee	3.33% per month (40% Annual Percentage Rate) on cash advance	PL55601																											
	3.33% per month (40% Annual Percentage Rate) on retail transactions	PL55602																											
	2.00% per month (24% Annual Percentage Rate) on BTF transactions	PL55603																											
	SBS Transactions (Annual Percentage Rate 31.23% to 36.74%)	PL55605																											
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ii) Late Fee	Rs. 500/- or 10% of minimum amount, whichever is higher.	PL55536																											

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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	
v)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
vi)	Over-limit Fee	2% of the over limit amount or Rs. 500/-, whichever is higher	PL55533
vii)	Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-	PL55539
viii)	Card Replacement Fee/Upgradation Fee	Rs. 250/-	PL55526
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 480/-	PL55530
x)	Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xi)	Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher.	PL55538
xii)	Credit Cover Premium	0.69% of outstanding amount	PKRI44530050
xiii)	Utility Bill Payment	Rs. 15/- per utility bill	PL55548
xiv)	SMS Alert Fee	Rs. 70/- per month	PL55566
xv)	Mobile Banking Fee	Rs. 5/- per transaction	PL65060
xvi)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xvii)	Documentation Fee	Rs. 500/-	PL65060
xviii)	Foreign Transactions	5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xix)	Arbitration Charges	US\$ 500	PKRI44340050
xx)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxiii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060

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xxiv)	Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xxvi)	C-Shop products for value more than Rs. 5,000/-	Processing fee of 2.5% or Rs. 500/-, whichever is higher on per transaction amount	PL55534
xxvii)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050 PKR144310050

3. Corporate/SME Credit Card (Jul-Dec-2018)

i)	Service Fee	2% per month (24% Annual Percentage Rate) on cash advance 2% per month (24% Annual Percentage Rate) on Retail Transactions.	PL55601, PL55602
ii)	Late Fee	Rs. 1,450 or 10% of minimum amount, whichever is higher	PL55536
iii)	Cash Withdrawal Fee: (a) Cash Advance Fee (b) Acquiring Bank Charges	Rs. 1,000/- or 3% of cash advance amount, whichever is higher 1% of cash advance amount	PL55528 PL55528
iv)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
v)	Over-limit Fee	2% of the over limit amount or Rs. 1,200/-, whichever is higher	PL55533
vi)	Voucher Retrieval Fee	Local Rs. 500/- and international Rs. 1,000/-	PL55539
vii)	Card Replacement Fee	Rs. 2,000/-	PL55526
viii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
ix)	Credit Cover Premium	0.69% of outstanding amount	PKR144530050
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi)	Priority Pass Fee: a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	PKR152150050 PKR152150050
xii)	SMS Alert Fee	Rs. 93/- per month	PL55566
xiii)	Mobile Banking Fee	Rs. 100/- per month	PL65060
xiv)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528

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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)	Internet Charges	Rs. 100/- per session	PL65060
xviii)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xix)	Annual Fee	Rs. 6,000/- per card	PL55611
xx)	Card Renewal Fee	No renewal fee	
xxi)	Card Issuance Fee	No issuance fee	
xxii)	Chip Card Issuance Fee	Rs. 750/- for Principal Member Rs. 500/- for Supplementary Card	PL52033
xxiii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxiv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xxv)	CIP Lounge Fee	Rs. 1,000/- per visit	PL55534
xxvi)	C-Shop products for value more than Rs. 5,000/-	Processing fee of 2.5% or Rs. 500/-, whichever is higher on per transaction amount.	PKR152150050
xxvii)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050 PKR144310050

4. Prepaid Card (Jul-Dec-2018)

4.a)	Gift/Virtual/Travel/Remittance Card		
i)	Card Issuance Fee	Rs. 100/-	PL55526
ii)	Card Replacement Fee	Rs. 200/-	PL55526
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-	PL55539
iv)	Cash Withdrawal: a) From Bank Alfalah's ATM b) From 1- Link member bank ATM c) From MNET ATM d) From Visa member bank ATM e) From Non-Bank Alfalah's POS Machine	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PKR144310050 PKR144310050 PL55528 PL55528

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v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
vi)	SMS Alert Fee	Rs. 93/- per month	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000/- through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi)	Reload Fee	Rs. 100/-	PL65060
xii)	Internet Charges	Rs. 100/- per session	PL65060
xiii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
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 border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xv)	Arbitration Charges	US\$ 500	PKR144340050

4b. Payroll/Merchant Card (Jul-Dec-2018)

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 b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM e) From Non-Bank Alfalah's POS Machine	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PKR144310050 PKR144310050 PL55528 PL55528

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v)	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
vi)	SMS Alert Fee	Rs. 93/- per month	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi)	Internet Charges	Rs. 100/- per session	PL65060
xii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
xiii)	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
xiv)	Arbitration Charges	US\$ 500	PKR144310050

5. Debit Card (Jul-Dec-2018)

i)	Card Issuance Fee		
	a) Supplementary Card Issuance/ Renewal Fee	Rs. 550/-	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance/Renewal Fee	Rs. 1,000/-	PL55611
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance/ Renewal Fee	Rs. 750/-	PL55611
ii)	a) Basic Card Replacement Fee	Rs. 550/-	PL55526
	b) Royal Platinum Debit Cards Replacement Fee	Rs. 1,000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards Replacement Fee	Rs. 750/-	PL55526
	d) Signature Debit Cards Replacement Fee	Rs. 1,000/-	PL55526
iii)	Voucher Retrieval Fee	Local Rs. 350/- and International Rs. 800/-	PL55539
iv)	Cash Withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

v)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050 PKR144310050
vi)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
vii)	Priority Pass Fee a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	PKR152150050 PKR152150050
viii)	Annual Fee	Rs. 750/- per Classic/AKK Debit Card per year Rs. 1,000/- per Gold/AKF Debit Card per year Rs. 1,300/- per Royal Platinum Debit Card per year Upto Rs. 5,000/- per Signature Debit Card per year Rs. 1,000/- per Gold/Digital Bundle per year	PL55611
ix)	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/AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rule.	PL55613
x)	Arbitration Charges	US\$ 500	PKR144310050
xi)	Supplementary Card Annual Fee	Rs. 250/- per Classic/AKK Debit Card per year Rs. 300/- per Gold/AKF/Digital Bundle Debit Card per year Rs. 600/- per Royal Platinum Debit Card per year Rs. 5,000/- per Signature Debit Card per year	
xii)	CIP Lounge Fee	Rs. 1,000/- per visit	
xiii)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans		(Jul-Dec-2018)	
i)	Processing Fee	Rs. 3,500/- or 1.2% of the loan amount, whichever is higher	PL52016
ii)	Late Payment Fee	Rs. 600/- per missed instalment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount A year is equal to 12 instalments from the date of disbursement. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,000/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060

C. Alfalah Auto Loan/Consumer Auto Lease Finance

1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jul-Dec-2018)

i)	Processing & Documentation Charges per application	Rs. 7,500/-	PL52016
ii)	Vehicle Evaluation Charges (if applicable)	Upto Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iii)	Registration Service Charges	Upto Rs. 5,000/- or as per the actual, whichever is less.	Third Party payment
iv)	Early Payment Charges (Prepayment/Balloon Payment) <ul style="list-style-type: none"> • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years Revision will be implemented on fresh booking from 2017.	8 % of the principal outstanding 6 % of the principal outstanding 3 % of the principal outstanding	PL65076
v)	Cheque Return or Rejected Auto Pay Charges	Rs. 600/-	PL65076
vi)	Penalty on Late Payment	Rs. 1,000/- per instalment	PL65076
vii)	Vehicle Repossession Charges	Upto Rs. 100,000/-	Third party payment

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

viii)	Evaluation Charges for Repossessed Vehicle	Upto Rs. 3,000/-	Third party payment
ix)	Warehouse Charges for Repossessed Vehicle	Rs. 1,200/- per month	PL65076
x)	Comprehensive Insurance Charges	At actual	Third party payment
xi)	Income Evaluator Charges (if applicable)	Upto Rs. 5,000/- or as per the actual, whichever is less.	Third party payment
xii)	Courier Charges for Delivery of Registration Book and Number Plates	Rs. 1,500/- or as per actual, whichever is less.	Third party payment

D. Alfalah Home Finance

1. Alfalah Home Finance (Jul-Dec-2018)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 7,500/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 7,500/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 7,500/- (flat)	PL65045
ii)	Evaluation Charges	At actual	Third party payment
iii)	Documentation Charges	At actual, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/persons	PL65045
iv)	Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,000/- per instalment	PL65071
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty 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

Consumer Banking

D. Alfalah Home Finance

GL Account

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% and maximum of 20% of the outstanding balance. However, no balloon payment shall be allowed during 1st year of disbursement without levy of penalty.	Upto two payments allowed in a year for the total balloon amount of upto 20% of the outstanding balance. However no balloon payment shall be received during 1st year of disbursement without levy of penalty.	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. However, terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any Bank Alfalah branch.

All Govt. levies on all above charges or otherwise will be payable by the applicant/borrower.