

Schedule of Bank Charges

Abridged Version
(Excluding FED)

From 1st July to
31st December 2016



Bank Alfalah Limited
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bankalfalah.com


Bank Alfalah
The Way Forward

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Advances/Finances

A. Advances

1. Alfalah Karobar Finance	
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4,999M - Upto 0.2%* or a minimum of PKR 3,000 From Rs. 5M to Rs. 9,999M - Upto 0.2%* or a minimum of PKR 4,750 From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 7,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	Renewals at existing level Upto Rs. 4,999M - Upto 0.1%* or a minimum of PKR 3,000 From Rs. 5M to Rs. 9,999M - Upto 0.1%* or a minimum of PKR 4,750 From Rs. 10M to Rs. 30M - Upto 0.1%* or a minimum of PKR 7,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.

Advances/Finances

2. Alfalah Milkiat Finance	
i) Processing fee (Up-front with LAF)	Rs. 7,500/- or 0.1% of the loan amount, whichever is higher.
ii) Late Payment Charges	Rs. 200/- per day after becoming overdue.
iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.
v) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.
vi) Business & Financial Appraisal Charges	At actual
3. Alfalah Quick Finance	
i) Processing Charges	Rs. 1,200/- per application
ii) Renewal/Enhancement Charges	Rs. 600/- per application
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.
4. EEZEE Finance	
i) Processing Charges	Rs. 2,000/-
ii) Renewal/Enhancement Charges	Rs. 1,000/-
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.
5. Alfalah Merchant Line	
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 From Rs. 10M to Rs. 15M - Upto 0.2%* or a minimum of PKR 15,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	Renewals at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 from Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 from Rs. 10M to Rs. 15M - Upto 0.2%* or a minimum of PKR 15,000 or as per

Advances/Finances

	arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
ii) Documents Charges	Actual cost of revenue and special adhesive stamps.
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.
iv) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.
6. Alfalah Bill and Cash	
Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2%* or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2%* or a minimum of PKR 20,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply..
	Renewal at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2%* or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2%* or a minimum of PKR 20,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
Late Payment Charges	Rs. 50/- per day after due date.
7. E.C.I.B. Report	Rs. 100/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.

Consumer Banking

A. Visa/MasterCard/AMEX Card

I. Credit Card Operations (July-December-2016)	
i) Service Fee	Visa/MasterCard 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 AMEX Card 3.167% per month (38% APR) on Cash Advance 3.167% per month (38% APR) on Retail Transactions
	SBS Factors & APR details :-(31.23% to 36.74%)
	BTF to SBS transactions (APR 17.73% to 21.44%)
	Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)
	Cheque Book and Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)
ii) Late Fee	Rs. 1,450/- or 10% of minimum amount, whichever is higher.
iii) Merchant Discount Charges	Upto 5% of transaction amount.
iv) Cash Withdrawal Fee:	
a) Cash Advance Fee/Call & Pay Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher.
b) Acquiring Bank Charges	1% of cash advance amount.
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).
vi) Over-limit Fee	2% of the over-limit amount or Rs. 1,200/-, whichever is higher.
vii) Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-
viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 500/-
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-
x) Credit Cover Premium	0.65% of outstanding amount.
xi) 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)
xii) SBS/COP Premature Settlement	5% on balance amount or Rs. 1,000/-, whichever is higher.

Consumer Banking

A. Visa/MasterCard/AMEX Card

xiii)	Visa Platinum/Titanium/AMEX Card Priority Pass Fee	
	a) Annual Fee	US\$ 10.00
	b) Airport Lounge Visit Fee	US\$ 31.80 per visit
xiv)	CIP Lounge Fee	Rs. 1,000/- per visit
xv)	SMS Alert Fee	Rs. 60/- per month
xvi)	Mobile Banking Fee	Rs. 100/- per month
xvii)	Merchant Cash Advance Incentive	Rs. 25/- per transaction
xviii)	Mobile PIN Issue Charges	Rs. 10/- per PIN
xix)	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 MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/MasterCard/AMEX Card rules.
xx)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion.
xxi)	Arbitration Charges	US\$ 500
xxii)	Internet Charges	Rs. 100/- per session
xxiii)	Reward Point Booklet Charges	Rs. 300/- per book
xxiv)	Virtual Card Issuance Fee	Rs. 100/-
xxv)	Direct Debit Enrolment Fee	Rs. 200/-
xxvi)	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/-
xxvii)	Card Conversion Fee (one time charges)	Upto 2,000/-
xxviii)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000/-
xxix)	Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-
xxx)	Visa Cash Back Credit Card Program Conversion Fee	Rs. 2,000/- per conversion
xxxi)	Annual Fee for AMEX Gold Card	Basic Card: Rs. 6,000/- Supplementary Card: Rs. 3,000/-
xxxii)	Platinum Card Issuance Fee	Rs. 4,000/-
xxxiii)	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-
xxxiv)	Platinum Card Upgradation Fee	Rs. 1,500/-
xxxv)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-

Consumer Banking

A. Visa/MasterCard/AMEX Card

2. Corporate Credit Card (July-December-2016)	
i) Service Fee	2% per month (24% APR) on cash advance 2% per month (24% APR) on Retail Transactions.
ii) Late Fee	Rs. 1,450/- or 10% of minimum amount, whichever is higher.
iii) Cash Withdrawal Fee	
(a) Cash Advance Fee	Rs. 1,000/- or 3% of cash advance amount, whichever is higher.
(b) Acquiring Bank Charges	1% of cash advance amount.
iv) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches).
v) Over-limit Fee	2% of the over-limit amount or Rs. 1,200/-, whichever is higher.
vi) Voucher Retrieval Fee	Local Rs. 500/- and international Rs. 1,000/-
vii) Card Replacement Fee	Rs. 2,000/-
viii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-
ix) Credit Cover Premium	0.65% of outstanding amount.
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)
xi) Annual Fee	Rs. 6,000/- per card
xii) Direct Debit Enrolment Fee	Rs. 200/-
xiii) SMS Alert Fee	Rs. 60/- per month
xiv) Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion.
xv) CIP Lounge Fee	Rs. 1,000/- per visit
3. Debit Card (July-December-2016)	
i) a) Basic Card Replacement Fee	Rs. 500/-
b) Royal Platinum Debit Cards Replacement Fee	Rs. 1,000/-
c) Alfalah Karobar Finance Debit Cards Replacement Fee	Rs. 750/-
d) Signature Debit Cards Replacement Fee	Rs. 1,000/-
ii) Cash Withdrawal	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 15/- per transaction
c) From MNET ATM	Rs. 15/- per transaction
d) From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher.
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.

Consumer Banking

A. Visa/MasterCard/AMEX Card

iii)	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 NIL Rs. 5/- per enquiry Rs. 25/- per enquiry
iv)	Third Party Transfer Fee a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer	Rs. 50/- per transaction Rs. 50/- per transaction
v)	SMS Alert Fee	Rs. 60/- per month
vi)	Virtual Card Issuance Fee	Rs. 100/-
vii)	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)
viii)	Annual Fee	Rs. 450/- per Classic/AKK Debit Card per year Rs. 600/- per Gold/AKF Debit Card per year Rs. 1,200/- 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
ix)	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
x)	CIP Lounge Fee	Rs. 1,000/- per visit

B. Alfalah Personal Loans

1. Personal Loans	(July-December-2016)
i) Processing Fee	Rs. 2,500/- or 1% of the loan amount, whichever is higher.
ii) Late Payment Fee	Rs. 500/- per missed instalment
iii) Early Settlement Penalty	5% of the remaining amount
iv) Balloon/Partial Payments	5% of the paid amount (A year is equal to 12 instalments from the date of disbursement. Maximum of 2 partial payments are allowed in a year where each partial payment cannot be less than a total of 6 instalments).
v) Cheque Return Charges	Rs. 500/-
vi) Pay Order Reissuance	Rs. 500/-
vii) Enhancement Fee	Rs. 2,000/-
viii) Litigation Charges	At actual
ix) Cheque Collection Charges	Rs. 500/-
x) Reissuance of Payoff Sheet/ Amortisation Schedule	Rs. 500/-

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance	
1. Alfalah Auto Loan/Consumer Auto Lease Finance (July-December-2016)	
i) Processing & Documentation Charges per application	Rs. 6,000/-
ii) Vehicle Evaluation Charges (if applicable)	Upto Rs. 3,000/-
iii) Registration Service Charges	Upto Rs. 4,000/- (charges will be applicable as per actual fees)
iv) Premature Termination Charges <ul style="list-style-type: none"> • 12 or less instalments remaining • 13 to 24 instalments remaining • 25 to 36 instalments remaining • 37 to 84 instalments remaining 	3% of the principal outstanding 4% of the principal outstanding 5% of the principal outstanding 6% of the principal outstanding
v) Cheque Return or Rejected Auto Pay Charges	Rs. 500/-
vi) Penalty on Late Payment	Rs. 1,000/- per instalment
vii) Vehicle Repossession Charges	Upto Rs. 100,000/-
viii) Income Evaluator Charges (if applicable)	Upto Rs. 3,500/-
ix) Survey Charges for Repossessed Vehicle	Upto Rs. 3,000/-
D. Alfalah Home Finance	
1. Alfalah Home Finance (July-December-2016)	
i) Processing Fee <ul style="list-style-type: none"> Processing Fee (local salaried) Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts 	Rs. 5,000/- (flat) Rs. 10,000/- (flat) Rs. 5,000/- (flat) Rs. 5,000/- (flat)
ii) Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,000/- per instalment
iii) Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender).
iv) 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.

Consumer Banking

D. Alfalah Home Finance	
v) Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility.
vi) 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.
vii) Adjustment of Plot Purchase Loan (without construction)	Upto 6% of the plot purchase facility amount.

Note:

These charges are subject to change on half-yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any Bank Alfalah branch.

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

General Banking

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

1.a) Outward T.T. through Debit of Account	USD 15 flat rate for payments upto USD 1,000. 0.25% of payment exceeding USD 1,000, with min. charge of USD 15 & max. charge of USD 75. SWIFT charges US\$ 5 or eqv. PKR will be additional.
1.b) Demand Draft through Debit of Account	US\$ 12 or equivalent PKR + SWIFT charges. 0.3% will also be applicable, if amount is not retained in the account for 15 days.
1.c) Issuance of Duplicate FDD Cancellation of FDD/FTT/FMT Stop Payment of FDD	US\$ 10 or equivalent PKR plus actual SWIFT charges. US\$ 5 or equivalent PKR plus actual SWIFT charges. US\$ 5 or equivalent PKR plus actual SWIFT charges.
1.d) Inward: If proceeds are credited to an account maintained with us Others	NIL US\$ 5 or equivalent
1.e) Received from abroad or local Bank's branches & where payment is demanded in Foreign Currency	Minimum US\$ 3 - maximum US\$ 6 plus actual SWIFT charges are recoverable from collecting Bank to be deducted from the proceeds.
1.f) Home Remittance	NIL, if proceeds are credited to an account with us.
1.g) Others	Rs. 50/- plus Money Order/Telegram charges.

B. Remittances (Domestic)

1.a) Pay Order	PO/ Manager Cheque For Account Holders: Rs. 180/- For Non Account Holders: Upto 100K - Rs. 600/- (flat) Above 100K - Rs. 1,000/- (flat)
	DD (Demand Draft) For Account Holders: Rs. 180/- For Non Account Holders: Upto 100K - Rs. 600/- (flat) Above 100K - Rs. 1,000/- (flat)
	Bankers' Cheque For Account Holders: Rs. 200/- For Non Account Holders: Upto 100k - Rs. 600/- (flat) Above 100k - Rs. 1,000/- (flat)
PO for payment of fees/dues in favour of educational institution, HEC/Board, etc.	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.

General Banking

B. Remittances (Domestic)

1.b) Cancellation of Pay Order Stop Payment of Pay Order	Rs. 300/- (flat) Rs. 300/- (flat)
1.c) Issuance of Duplicate Pay Order	Rs. 200/- (flat)
1.d) Issuance of Drafts, MTs, & TTs i) Drawn on us: ii) Drawn on other Banks: i) Up to Rs. 10,000/- ii) From Rs. 10,001/- to Rs. 100,000/- iii) From Rs. 100,001/- to Rs. 1,000,000/- iv) From Rs. 1,000,001/- to Rs. 2,000,000/- v) Over Rs. 2,000,000/- DD for payment of fees/dues in favour of educational institution, HEC/Board, etc.	(Courier/Postage charges are not applicable in case of issuance of DD/MT/TT) Above Rs. 1 million - NIL 0.25% minimum Rs. 50/- 0.20% minimum Rs. 100/- 0.10 % minimum Rs. 200/- 0.075% minimum Rs. 500/- 0.015% minimum Rs. 1,000/- 0.50% of fees dues or Rs. 25/- per instrument, whichever is less.
1.e) i) Cancellation of DDs/TTs/MCs ii) Issuance of Duplicate DD/MCs iii) Stop Payment of DD/MCs	Rs. 250/- (flat) per cancellation Rs. 200/- (flat) per item Rs. 300/- per instrument
1.f) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction
1.g) RTGS Charges Monday to Friday	9:30 am to 1:30 pm - Rs. 220/- 1:30 pm to 3:00 pm - Rs. 330/- 3:00 pm to 4:00 pm - Rs. 550/- (subject to Treasury approval)

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

1. Safe Deposit Locker

1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)
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General Banking

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

i) Small	*Rent Rs. 2,500/- per annum or life time free locker facility on deposit of Rs. 30,000/- Key Deposit. Refundable in case of surrender of the locker facility.
ii) Medium	*Rent Rs. 3,500/- per annum or life time free locker facility on deposit of Rs. 40,000/- Key Deposit. Refundable in case of surrender of the locker facility.
iii) Large	*Rent Rs. 5,500/- per annum or life time free locker facility on deposit of Rs. 50,000/- Key Deposit. Refundable in case of surrender of the locker facility.
<p>Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account or monthly average balance of Rs. 5 million or US\$ 50,000 in regular saving account or Alfalah Kifayat account or average monthly balance of Rs. 8 million in Royal Profit account will be provided free small/medium locker for a year. This facility will be available for existing customers who are maintaining the required average balance for one year.</p>	
1.a) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.
1.b) Breaking	Actual cost of breaking plus Rs. 1,000/- per locker for all locker sizes.
1.c) Late Fee (locker rental)	Rs. 200/- per month or part thereof for all locker sizes.

D. Foreign Bills Purchased/Collection

1.a) Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.
1.b) FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges (correspondent bank charges will be extra, if any)

Note:

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

E. Miscellaneous Charges

1. Balance Confirmation	
1.a) Balance Confirmation Certificate	Rs. 250/- (flat)
1.b) Balance Confirmation to Auditors	Rs. 500/-
1.c) SMS Alerts Charges for Branch Banking Customers	Rs. 60/- per month

General Banking

E. Miscellaneous Charges

2. Statements/Advices	
2.a) Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)
2.b) Duplicate Advice Charges	Rs. 50/- per copy
3. Cheques/Cheque Books	
3.a) Issuance of new Cheque Book	Rs. 9/- per leaf
3.b) Stop Payment of Cheques	Rs. 300/- per cheque maximum Rs. 1,000/- per request (if all cheques pertain to same cheque book). No returned cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked.
3.c) Stop Payment of lost Cheque Book	Rs. 1,000/- or US\$ 12 or equivalent PKR for FCA.
4. Clearing	
4.a) Pak Rupee Clearing	
i) Same day clearing charges	Rs. 375/- per instrument
ii) Intercity clearing charges	As per actual
iii) Local Bill Collection (OBC)	Rs. 500/- flat on bill less than USD 10,000 Rs. 1,000/- flat on bill equivalent of USD 10,000 and above No courier charges for cheques sent on collection to banks situated in same tehsil.
iv) Cheque returned unpaid	
• Inward clearing (applies on Intercity clearing as well)	Rs. 500/- per cheque
• Outward clearing (excluding OBC)	NIL
• Cash cheques returned	Rs. 400/- per cheque
• OBC return charges	Rs. 200/- per cheque returned (postage/courier charges are not applicable)
• Inward bill for collection, returned unpaid	Rs. 400/- per cheque
4.b) US\$ Clearing	
• Outward Clearing	US\$ 5 per instrument plus actual postage/courier charges.
• Inward Clearing Returned	US\$ 12 per instrument plus actual postage/courier charges.
• Outward Clearing Returned	US\$ 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.
5. Issuance, Retrieval, etc. of Statements/Certificates/Documents	
5.a) Account Maintenance Certificate	Rs. 100/- per certificate
5.b) i) Certificate regarding profit and tax deducted during other financial years.	Free
ii) Certificate of tax withheld on cash withdrawals	Free
iii) Issue of other certificates	Rs. 200/- per certificate

General Banking

E. Miscellaneous Charges

5.c)	Service charges for not maintaining requisite balance, as defined below for all products:	
i)	PKR Current Accounts Rs. 5,000 - monthly average balance (account opening balance Rs. 1,000)	Rs. 43/- per month
ii)	Alfalah Kamyab Karobar Rs. 25,000 - monthly average balance (account opening balance Rs. 1,000)	Rs. 43/- per month
iii)	FCY Current Accounts (account opening balance/monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000	Rs. 43/- per month
iv)	**Saving LCY (account opening balance Rs. 100/-)	NIL
v)	Saving FCY Account (USD/GBP/EUR 250 or JPY 10,000 account opening balance)	NIL
vi)	Royal Profit Rs. 100,000/- average monthly balance (account opening balance Rs. 10,000)	Rs. 43/- per month
vii)	Alfalah Kifayat Account Rs. 10,000/- monthly average balance (account opening balance Rs. 10,000)	Rs. 43/- per month
viii)	BBA (account opening balance Rs. 1,000/-)	NIL
ix)	Care Account (account opening balance Rs. 1,000/-)	NIL
x)	Alfalah SnaPack (Kids Account) PKR Account (opening balance Rs. 100/-)	NIL
5.d)	Basic Banking Cash Withdrawal	
a)	Two withdrawals per month by cheque	NIL
b)	Above two withdrawals per month by cheque	Rs. 50/- per withdrawal
6.	Dormant Account	NIL
7.	Account Opening Charges	NIL
8.	Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App)	Rs. 299/- per annum
a)	Branch Banking SMS Alert Fee	Rs. 60/- per month
b)	Inter Bank Fund Transfer (IBFT)	Rs. 50/- per transaction
c.i)	Channels bundle; IB/APP/SMS for (standard online PKR 250,000/- per day limit)	Rs. 750/- per annum
ii)	Channels bundle; IB/APP/SMS for (standard online PKR 500,000/- per day limit)	Rs. 800/- per annum
iii)	Channels bundle; IB/APP/SMS for (standard online PKR 1,000,000/- per day limit)	Rs. 950/- per annum

General Banking

E. Miscellaneous Charges

d) Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App)*** PKR 500,000/- per day limit	Rs. 349/- per annum
e) Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App)*** Upto PKR 1,000,000/- per day limit	Rs. 499/- per annum

Note:

**Initial amount for opening regular savings accounts will be Rs. 100. However, no initial deposit would be required for opening of accounts by (i) Mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.

*For life time free lockers facility, minimum retention period is one year. If the locker is surrendered before one year, one year rental according to the size of the locker will be recovered before refunding the key deposit.

*If the depositor does not maintain mentioned average balance criteria for small/medium free locker given for one year, annual rent will be recovered.

***Subject to availability of enhanced limit functionality.

9. Communication

9.a) Courier Charges i) Inland ii) Foreign	Rs. 100/- Inland (not applicable for DD issuance). Rs. 1,250/- or actual, whichever is higher.
9.b) Fax Charges i) Inland ii) Foreign	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance). Rs. 250/- or actual, whichever is higher.
9.c) Postage Charges i) Inland ii) Foreign	Rs. 100/- (not applicable for DD issuance) Rs. 200/-

10. Other Charges

10.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or eqv (for FCY Accounts). NIL for PLS and AQF Accounts.
10.b) Standing Instructions	Rs. 200/- per transaction for PKR Accounts. USD 2 or equivalent per transaction for FCY Accounts.
10.c) Online Transaction Charges	Cash Transaction at Service Branch: a) PKR Current Account Within city: Free Intercity: Rs. 195/- for each deposit/withdrawal (to be recovered upfront at the counter from the Depositor in case of deposit/Beneficiary in case of withdrawal) Alfalah Kamyab Karobar: Free b) Savings Account: Within city: Free Intercity: Rs. 170/- for each deposit/withdrawal (to be recovered upfront at the counter from the Depositor/Beneficiary) Online Clearing/Funds Transfer Transaction at Service Branch: a) PKR Current Account/Alfalah Kamyab Karobar Within city: Free Intercity: Free b) Savings Account: Within city: Free Intercity: Rs. 120/- (to be recovered from the Beneficiary in case of clearing and Remitter in case of funds transfer)
10.d) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year.

General Banking

E. Miscellaneous Charges

10.e) Wateen Bill Payment through ATMs	Rs. 25/- per payment
11. Alfalah At Work-Payroll Accounts*	<ul style="list-style-type: none"> - No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards - Free Pay Orders and Demand Drafts - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on a case-to-case basis. *Terms and Conditions apply
12. Term Deposit Encashment Penalty for LCY & FCY Deposits	For LCY TDR's
	LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest prevailing completed tenor rate applied for the completed period.
	LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the minimum Savings Rate.
	For FCY TDR's
	- Profit will be paid at the nearest prevailing completed tenor rate.
13. Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Pay Orders/Demand Drafts Cheque Book Charges ATM Issuance Fee ATM Annual Fee SMS Alerts Online Banking Transactions	Rs. 25,000 Free Free Free Free Free Free
14. Rupee Current Account Average Monthly Balance (requirement for free services) Pay Orders/Demand Drafts Cheque Book	Rs. 50,000 5 Free Pay Orders/Demand Drafts per month. 1st Cheque Book Free only.
15. Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) SMS Alerts Cheque Book Cash Withdrawal (Main Account) a) Three withdrawals per month by cheque b) Above three withdrawals per month by cheque	Free Free Free Free Nil Rs. 50/- per withdrawal

Note:

- These are our standard charges and concessions may be granted at the discretion of management.
- Excise duty & other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Islamic Banking customers will be charged as per Islamic Banking Schedule of Charges.
- Islamic Banking outreach customers who wish to avail banking services from conventional windows will charged as per Islamic Banking schedule or charges.

The tariff is valid for six months and is applicable for all conventional banking branches in Pakistan.