

Schedule of Bank Charges

Abridged Version
(Excluding FED)

From 1st January to
30th June 2016



Bank Alfalah Limited
B. A. Building, I. I. Chundrigar Road,
Karachi, Pakistan - 74000
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bankalfalah.com



Bank Alfalah



Bank Alfalah

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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. 20M - 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. 20M - 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 valutors on the Bank's approved panel. |

Advances/Finances

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| 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) | <p>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.</p> <p>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</p> |

Advances/Finances

| | |
|-----------------------|--|
| | arrangement approved by the Credit and Business Authorities. *0% 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. |
| | |

Consumer Banking

A. Visa/MasterCard/AMEX Card

| 1. Credit Card Operations (January-June-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. 1,200/- 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 b) Acquiring Bank Charges c) Counter Fee of other cards | Rs. 1,000/- or 3% of cash advance amount whichever is higher. 1% of cash advance amount. 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. 1,000/- 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 | 0.55% 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) SMS Alert Fee | Rs. 50/- per month. | | | | | | | | | | | | | | | | |
| xv) Mobile Banking Fee | Rs. 100/- per month. | | | | | | | | | | | | | | | | |
| xvi) Merchant Cash Advance Incentive | Rs. 25/- per transaction. | | | | | | | | | | | | | | | | |
| xvii) Mobile PIN Issue Charges | Rs. 10/- per PIN. | | | | | | | | | | | | | | | | |
| 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 MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/MasterCard/AMEX Card rules. | | | | | | | | | | | | | | | | |
| xix) Arbitration Charges | US\$ 500/- | | | | | | | | | | | | | | | | |
| xx) Internet Charges | Rs. 100/- (per session) | | | | | | | | | | | | | | | | |
| xxi) Reward Point Booklet Charges | Rs. 300/- (per book) | | | | | | | | | | | | | | | | |
| xxii) Virtual Card Issuance Fee | Rs. 100/- | | | | | | | | | | | | | | | | |
| xxiii) Direct Debit Enrolment Fee | Rs. 200/- | | | | | | | | | | | | | | | | |
| xxiv) Chip Card Upgradation Charges | <table> <tbody> <tr> <td>Classic (Basic)</td> <td>Rs. 500</td> </tr> <tr> <td>Classic (Supplementary)</td> <td>Rs. 500</td> </tr> <tr> <td>Gold (Basic)</td> <td>Rs. 750</td> </tr> <tr> <td>Gold (Supplementary)</td> <td>Rs. 750</td> </tr> <tr> <td>Platinum (Basic)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Platinum (Supplementary)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Titanium (Basic)</td> <td>Rs. 1,250</td> </tr> <tr> <td>Titanium (Supplementary)</td> <td>Rs. 800</td> </tr> </tbody> </table> | 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 |
| 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 | | | | | | | | | | | | | | | | |
| xxv) Card Conversion Fee (one time charges) | Upto 2,000/- | | | | | | | | | | | | | | | | |
| xxvi) Visa Cash Back Credit Card (Annual Fee) | Rs. 4,000 | | | | | | | | | | | | | | | | |
| xxvii) Annual Fee for AMEX Gold Card | Basic Card: Rs 6,000 Supplementary Card: Rs 3,000 | | | | | | | | | | | | | | | | |
| xxviii) Platinum Card Issuance Fee | Rs. 4,000 | | | | | | | | | | | | | | | | |
| xxix) Platinum Supplementary Card Issuance Fee | Rs. 2,000 | | | | | | | | | | | | | | | | |
| xxx) Platinum Card Upgradation Fee | Rs. 1,500 | | | | | | | | | | | | | | | | |
| xxxi) Platinum Supplementary Card Upgradation Fee | Rs. 1,000 | | | | | | | | | | | | | | | | |

Consumer Banking

A. Visa/MasterCard/AMEX Card

| 2. Corporate Credit Card (January-June-2016) | |
|--|--|
| i) Service Fee | 2% per month (24% APR) on cash advance 2% per month (24% APR) on Retail Transactions. |
| ii) Late Fee | Rs. 1,200 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. 1,000/- 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 | 0.55% 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). |
| xxi) Annual Fee | Rs. 6,000/- (per card). |
| xxii) Direct Debit Enrolment Fee | Rs. 200/- |
| 3. Debit Card (January-June-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/- |
| 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 Transfers Fee a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer | Rs. 50/- per transaction. Rs. 50/- per transaction. |
| v) | SMS Alert Fee | Rs. 50/- 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. 300/- per Classic/AKK Debit Card per year. Rs. 500/- per Gold/AKF Debit Card per year. Rs. 1,000/- per Royal Platinum Debit Card per year. |

B. Personal Loans

| | |
|--|---|
| 1. Personal Loans | (January-June-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 disbursal. Maximum of 2 partial payments are allowed in an 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/ Ammortisation Schedule | Rs. 500/- |

Consumer Banking

| C. Alfalah Auto Loan/Consumer Auto Lease Finance | |
|---|--|
| 1. Alfalah Auto Loan/Consumer Auto Lease Finance (January-June-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. 3,000/- |
| 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 | 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % 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/-. |
| xiii) Income Evaluator Charges (if applicable) | Upto Rs. 3,000/-. |
| D. Alfalah Home Finance | |
| 1. Alfalah Home Finance (January-June-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 USD1,000. 0.25% of payment exceeding USD1,000, with min. charge of USD15 & max. charge of USD75. 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 | <p>PO/ Manager Cheque for A/C Holders: Rs.150</p> <p>For Non A/C Holder: upto 100K- Rs. 500/- flat Above 100K - Rs. 1000/- flat.</p> |
| | <p>DD (Demand Draft) For Account Holders: Rs. 150/- For Non A/c Holder: upto 100K - Rs. 500/- flat Above 100K - Rs. 1,000/- flat.</p> |
| 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 | Rs. 250/- (flat) |
| Stop Payment of Pay Order | Rs. 300/- (flat) |
| 1.c) Issuance of Duplicate Pay Order | Rs. 200/- (flat) |
| 1.d) Issuance of Drafts, MTs, & TTs | |
| <p>i) Drawn on us:</p> <p>(ii) Drawn on other Banks:</p> <p>i) Up to Rs.10,000/-</p> <p>ii) From Rs.10,001/- to Rs.100,000/-</p> <p>iii) From Rs.100,001/- to Rs.1,000,000/-</p> <p>iv) From Rs.1,000,001/- to Rs.2,000,000/-</p> <p>v) Over Rs. 2,000,000/-</p> <p>DD for payment of fees/dues in favour of educational institution, HEC/Board etc.</p> | <p>(Courier/Postage charges are not applicable in case of issuance of DD/MT/TT)</p> <p>Above Rs. 1 Million - NIL</p> <p>0.25% minimum Rs. 50/-</p> <p>0.20% minimum Rs. 100/-</p> <p>0.10 % minimum Rs. 200/-</p> <p>0.075% minimum Rs. 500/-</p> <p>0.015% minimum Rs. 1,000/-</p> <p>0.50% of fees dues or Rs. 25/- per instrument whichever is less.</p> |
| 1.e) i) Cancellation of DDs / TTs/MCs | Rs. 250/- (flat) per cancellation |
| ii) Issuance of Duplicate DD/MCs | Rs. 200/- (flat) per item |
| iii) Stop Payment of DD/MCs | 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 | <p>9:30 am to 1:30 pm - Rs. 220/-</p> <p>1:30 pm to 3:00 pm - Rs. 330/-</p> <p>3:00 pm to 4:00 pm - Rs. 550/-</p> <p>(subject to Treasury approval)</p> |

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) |
|-----------------------------------|--|

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. 50/- 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. 8/- 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) 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. |

General Banking

E. Miscellaneous Charges

| 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. |
| 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 |
| x) Care Account (account opening balance Rs. 1,000/-) | NIL |
| xi) Pocket money PKR account (opening balance Rs 1,000) & USD account (opening balance US\$ 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 |

General Banking

E. Miscellaneous Charges

| 8. Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App) | Rs. 299/- per annum. | | | | | | | | | | |
|--|--|--------------------------|------------------|-------------|---------|----------------|---------|----------------------------------|---------|---------------------------|---------|
| a) Branch Banking SMS Alert Fee | Rs. 50/- per month. | | | | | | | | | | |
| b) Inter Bank Fund Transfer (IBFT) | Rs. 50/- per transaction. | | | | | | | | | | |
| <p>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.</p> <p>*For lifetime 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.</p> <p>*If the depositor does not maintain mentioned average balance criteria for small/medium free locker given for one year, annual rent will be recovered.</p> | | | | | | | | | | | |
| 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) i) Standing Instructions | <table border="0"> <thead> <tr> <th>Frequency of transaction</th> <th>Charges/Instance</th> </tr> </thead> <tbody> <tr> <td>Upto 6 days</td> <td>Rs. 100</td> </tr> <tr> <td>From 7-13 days</td> <td>Rs. 200</td> </tr> <tr> <td>From 14 days - less than a month</td> <td>Rs. 250</td> </tr> <tr> <td>Monthly and above or eqv.</td> <td>Rs. 400</td> </tr> </tbody> </table> FCY for relevant slab. | Frequency of transaction | Charges/Instance | Upto 6 days | Rs. 100 | From 7-13 days | Rs. 200 | From 14 days - less than a month | Rs. 250 | Monthly and above or eqv. | Rs. 400 |
| Frequency of transaction | Charges/Instance | | | | | | | | | | |
| Upto 6 days | Rs. 100 | | | | | | | | | | |
| From 7-13 days | Rs. 200 | | | | | | | | | | |
| From 14 days - less than a month | Rs. 250 | | | | | | | | | | |
| Monthly and above or eqv. | Rs. 400 | | | | | | | | | | |
| 10.c) Online Transaction Charges | <p>Cash Transaction at Service Branch: a) PKR Current Account/Alfalalah Kamyab Karobar: Within city: Free Intercity: Free</p> <p>b) Savings Account: Within city: Free Intercity: Rs. 170/- for each deposit/withdrawal</p> <p>Online Clearing/Funds Transfer transaction at Service Branch: a) PKR Current Account/Alfalalah Kamyab Karobar Within city: Free Intercity: Free</p> <p>b) Savings Account: Within city: Free Intercity: Rs. 120/-</p> | | | | | | | | | | |

General Banking

E. Miscellaneous Charges

| | |
|--|--|
| 10.d) C.I.B Report | Rs. 40/- 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. |
| 10.e) Hold Mail | Rs. 600/- p.a. to be recovered at start of the year. |
| 10.f) Wateen Bill Payment through ATMs | Rs. 25/- per payment. |
| 11. 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. |
| 12. 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 |
| 13. 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. |

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.