

Schedule of Bank Charges

Abridged Version

(Excluding FED)

From 1st January to
30th June 2017



Bank Alfalah Limited
B. A. Building, I. I. Chundrigar Road,
Karachi, Pakistan - 74000
111 225 111
bankalfalah.com


Bank Alfalah
The Way Forward

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Advances/Finances

A. Advances

GL Account

1. Charges for Advances Against Pledge/Hypothecation

1.a) ECIB Report	Rs 120/- 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.	55587
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2. 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 3,500 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 5,500 From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 8,500 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52023
	Renewals at existing level Upto Rs. 4.999M - Upto 0.1%* or a minimum of PKR 3,500 From Rs. 5M to Rs. 9.999M - Upto 0.1%* or a minimum of PKR 5,500 From Rs. 10M to Rs. 30M - Upto 0.1%* or a minimum of PKR 8,500 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	

3. Alfalah Milkiat Finance

i) Processing Fee (Up-front with LAF)	Rs. 7,500/- or 0.1% of the loan amount, whichever is higher.	55561
ii) Late Payment Charges	Upto Rs.500,000 Rs. 200/- B/w Rs. 500,001 and Rs. 1,000,000 Rs. 450/- B/w Rs. 1,000,001 and Rs.2,000,000 Rs. 1,000/- B/w Rs. 2,000,001 and Rs.4,000,000 Rs. 1,800/- B/w Rs. 4,000,001 and Rs.5,000,000 Rs.2,750/- Above Rs.5,000,000/- Rs.5,000/-	55559

Advances/Finances

		GL Account
iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation Charges	Actual charges of valutors on the Bank's approved panel.	Relevant Expense Code
vi) Business & Financial Appraisal Charges	At actual	Relevant Expense Code
4. Alfalah Quick Finance		
i) Processing Charges	Rs. 1,400/- per application	55567
ii) Renewal/Enhancement Charges	Rs. 700/- per application	55567
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	55568
5. EEZEE Finance		
i) Processing Charges	Rs. 2,000/-	52041
ii) Renewal/Enhancement Charges	Rs. 1,000/-	52041
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.	52042
6. 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.	52043
	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 arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52043
ii) Documents Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Late Payment Charges	Rs. 200/- per day after 5 days of becoming due.	

Advances/Finances

GL Account

7. 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.	55595
	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.	55595
Late Payment Charges	Rs. 50 per day after due date.	55596
8. Alfalah Fleet Finance		
1- Processing Fee	0.5% of the finance amount. Minimum Rs. 5,000/-, if finance amount is less than Rs. 1.0 million.	
2- Late Payment Charges	0.1% per day of the overdue Instalment.	
3- Cheque Return Charges	Rs. 100/- per dishonored cheque.	
4- Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	
5- Early Termination Charges		
a. If Terminated in the 1st year	a. 5% of the principal outstanding	
b. If Terminated in the 2nd year	b. 4% of the principal outstanding	
c. If Terminated in the 3rd year	c. 3% of the principal outstanding	
d. If Terminated in the 4th year	d. 2% of the principal outstanding	
e. If Terminated in the 5th year	e. 1% of the principal outstanding	
6- Legal Documentation Charges	At actual	
7- Vehicle Valuation Charges (if applicable)	At actual	
8- Income Estimation Charges (if applicable)	At actual	
9- Comprehensive Insurance Charges	At actual	
10- Vehicle Repossession Charges	Up to Rs. 100,000/-	
11- Survey Charges for Repossessed Vehicle	At actual	
12- Vehicle Registration Service Fee	Up to Rs. 20,000/-	
13- Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- for small vehicle (Cars, Vans, Jeeps, etc.) Rs. 10,000/- for large commercial vehicles (Trucks, Buses, etc.)	

Note:

- All Guarantees issued by Bank will contain specific amount and expiry date and a date by which the claims are to be lodged, except open ended Guarantee issued in compliance with SBP instructions.
- Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the Guarantees, whichever is later.

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

1. Credit Card Operations (Jan-June-2017)

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	PL55601 PL55602 PL55603	
	SBS Factors & APR: (31.23% to 36.74%)	PL55605	
	BTF to SBS transactions (APR 17.73% to 21.44%)	PL55605	
	Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	PL55605	
	Cheque Book and Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	PL55605	
ii) Late Fee	Rs. 1,450/- or 10% of minimum amount, whichever is higher	PL55536	
iii) 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	
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. 350/- and international Rs. 800/-	PL55539	
vii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 500/-	PL55526	
viii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 950/-	PL55530	
ix) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534	
x) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538	
xi) Credit Cover Premium	0.69% of outstanding amount	PKR144530050	
xii) 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	

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xiii) Visa Platinum/Titanium/AMEX Card Priority Pass Fee		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
xiv) SMS Alert Fee	Rs. 70/- per month	PL55566
xv) Mobile Banking Fee	Rs. 100/- per month	PL65060
xvi) Arbitration Charges	US\$ 500/-	PKR144340050
xvii) Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
xviii) Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
xix) Platinum Card Upgradation Fee	Rs. 1,500/-	PL55226
xx) Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxi) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxii) 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
xxiii) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxiv) 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
xxv) Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000/-	PL55611
xxvi) Annual Fee for AMEX Gold Card	Basic Card: Rs 6,000/- Supplementary Card: Rs 3,000/-	PL55611
xxvii) Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-	PL55611
xxviii) Visa Cash Back Credit Card Program Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxix) CIP Lounge Fee	Rs. 1,000/- per visit	PKR152150050
xxx) Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,000/- + FED	PL65060

2. Corporate/SME Credit Card (Jan-June-2017)

i) Service Fee	2% per month (24% APR) on cash advance 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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

iii)	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
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)	SMS Alert Fee	Rs. 70/- per month	PL55566
xii)	Arbitration Charges	US\$ 500/-	PKR144340050
xiii)	Annual Fee	Rs. 6,000/- per card	PL55611
xiv)	Chip Card Issuance Fee	Rs. 750/- for Principal Member Rs. 500/- for Supplementary Card	PL52033
xv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xvi)	CIP Lounge Fee	Rs. 1,000 per visit	PL55534
xvii)	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

3. Payroll/Merchant Card (Jan-June-2017)

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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

v)	Balance Enquiry	NIL	
	a) From Bank Alfalah's ATM	NIL	
	b) From I-Link member bank ATM	Rs. 5/- per enquiry	PKR144310050
	c) From MNET ATM	Rs. 25/- per enquiry	PKR144310050
	d) From Visa member bank ATM		
vi)	SMS Alert Fee	Rs. 70/- per month	PL55566
vii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
viii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
ix)	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
x)	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
xi)	Arbitration Charges	US\$ 500	PKR144310050

4. Debit Card (Jan-June-2017)

i)	Card Issuance Fee		
	a) Supplementary Card Issuance/ Renewal Fee	Rs. 500/-	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. 500/-	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 I-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 NIL Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
vi)	Third Party Transfers Fee a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer	Rs. 50/- per transaction Rs. 50/- per transaction	PKR144310050 PKR144310050
vii)	SMS Alert Fee	Rs. 70/- per month	PL55566
viii)	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
ix)	Priority Pass Fee a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	PKR152150050 PKR152150050
x)	Annual Fee	Rs. 550/- per Classic/AKK Debit Card per year Rs. 725/- per Gold/AKF Debit Card per year Rs. 1,200/- per Royal Platinum Debit Card per year Up to Rs. 5,000/- per Signature Debit Card per year Rs. 1,000/- per Gold/Digital Bundle per year	PL55611
xi)	Arbitration Charges	US\$ 500	PKR144310050
xii)	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	
xiii)	CIP Lounge Fee	Rs. 1,000/- per visit	
xiv)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans		(Jan-June-2017)	
i)	Processing Fee	Rs. 3,000/- or 1% 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
x)	Reissuance of Payoff Sheet/ Amortisation Schedule	Rs. 500/-	PL65060

C. Alfalah Auto Loan/Consumer Auto Lease Finance

1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jan-June-2017)

i)	Processing & Documentation Charges per application	Rs. 6,500/-	PL52014
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) • 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. 500/-	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)	Survey Charges for Repossessed Vehicle	Upto Rs. 3,000/-	Third party payment
ix)	Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- 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

D. Alfalah Home Finance

1. Alfalah Home Finance (Jan-June-2017)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 5,000/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 5,000/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 5,000/- (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% & 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: 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.

General Banking

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

		GL Account	
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.	52107 Swift Charges: 55510
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.	52101 Swift Charges: 55510
1.c)	Issuance of Duplicate FDD	US\$ 10 or equivalent PKR plus actual SWIFT charges.	52103 Swift Charges: 55510
	Cancellation of FDD/FTT/FMT	US\$ 5 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual)	52102 Swift Charges: 55510
	Stop Payment of FDD	US\$ 5 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual)	52002 Swift Charges: 55510
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.	52110
1.f)	Home Remittance	NIL, if proceeds are credited to an account with us.	52110
1.g)	Others	Rs. 50/- plus Money Order/Telegram charges	Money Order/Telegram Charges: 55589

B. Remittances (Domestic)

1.a)	Pay Order	PO/Manager Cheque For Account Holders: Rs. 220/- For Non A/C Holders: Upto 100K-Rs. 720/- (flat) Above 100K-Rs. 1,200/- (flat)	52101
		DD (Demand Draft) For Account Holders: Rs. 220/- For Non A/C Holders: Upto 100K-Rs. 720/- (flat) Above 100K-Rs. 1,200/- (flat)	52101
		Bankers' Cheque For Account Holders: Rs. 245/- For Non A/C Holders: Upto 100k-Rs. 720/- (flat) Above 100k-Rs. 1,200/- (flat)	52101
	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	52101

General Banking

B. Remittances (Domestic)

GL Account

1.b)	Cancellation of Pay Order/Demand Draft/Bankers Cheque	Rs. 350/- (flat)	Cancellation 52102
	Stop Payment of Pay Order/Demand Draft/Bankers Cheque	Rs. 350/- (flat)	Stop Payment 52002
1.c)	Issuance of Duplicate Pay Order/ Demand Draft/Bankers Cheque	Rs. 245/- (flat)	52103
1.d)	Issuance of Drafts, MTs, & TTs		
	i) Drawn on us:	(Courier/Postage charges are not applicable in case of issuance of DD/MT/TT) Above Rs. 1 Million - NIL	
	ii) Drawn on other Banks:		
	i) Upto Rs.10,000/-	0.25% minimum Rs. 50/-	52101
	ii) From Rs. 10,001/- to Rs. 100,000/-	0.20% minimum Rs. 100/-	
	iii) From Rs. 100,001/- to Rs. 1,000,000/-	0.10 % minimum Rs. 200/-	
	iv) From Rs. 1,000,001/- to Rs. 2,000,000/-	0.075% minimum Rs. 500/-	
	v) Over Rs. 2,000,000/-	0.015% minimum Rs. 1,000/-	
	DD 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	52101
1.e)	Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.f)	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

GL Account

i) Small	*Rent Rs. 2,500/- per annum or lifetime free locker facility on deposit of Rs. 30,000/- Key Deposit. Refundable in case of surrender of the locker facility.	55512
ii) Medium	*Rent Rs. 3,500/- per annum or lifetime free locker facility on deposit of Rs. 40,000/- Key Deposit. Refundable in case of surrender of the locker facility.	55512
iii) Large	*Rent Rs. 5,500/- per annum or lifetime free locker facility on deposit of Rs. 50,000/- Key Deposit. Refundable in case of surrender of the locker facility.	55512
<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. In case locker is surrendered during the first six months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis.</p>		
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,000/- per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 220/- per month or part thereof for all locker sizes.	55512
<p>Note:</p> <ul style="list-style-type: none"> • Commission will not be recovered on purchase of newly floated securities, where it is not payable by the Government/Agencies/and from the subscribers to new share floatation. • When orders for purchase/sale of share/securities are executed through the Bank's other offices, all incidental expenses will be recovered in addition to commission brokerage. • The above charges are in addition to brokerage. 		
<h3>D. Miscellaneous Charges</h3>		
<h4>1. Balance Confirmation</h4>		
1.a) Balance Confirmation Certificate	Rs. 250/- (flat)	55573
1.b) Balance Confirmation to Auditors	Rs. 500/-	55574
1.c) SMS Alerts Charges for Branch Banking Customers	Rs. 60/- per month	AUTO

General Banking

D. Miscellaneous Charges

GL Account

2. Statements/Advices

2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55575

3. Cheques/Cheque Books

3.a)	Issuance of New Cheque Book	Rs. 10/- per leaf	52003
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.	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,000/- or US\$ 12 or equivalent PKR for FCA	52002

4. Clearing

4.a)	Pak Rupee Clearing		
	i) Same day clearing charges	Rs. 450/- per instrument	55583
	ii) Intercity clearing charges	Rs. 200/- per instrument	55583
	iii) Local Bill Collection (OBC)	Rs. 600/- 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		55583
	• Inward clearing (applies on Intercity clearing as well)	Rs. 600/- per cheque	55583
	• Outward clearing (excluding OBC)	NIL	55583
	• Cash cheques returned	Rs. 400/- per cheque	55583
	• OBC return charges	Rs. 220/- per cheque returned (postage/courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 400/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	US\$ 5 per instrument plus actual postage/courier charges	52112
	• Inward Clearing Returned	US\$ 12 per instrument plus actual postage/courier charges	52111
	• Outward Clearing Returned	US\$ 10 per instrument plus actual postage/courier charges Correspondent bank charges will be extra, if any	55583

General Banking

D. Miscellaneous Charges

GL Account

5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 100/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Free	55571
	ii) Certificate of tax withheld on cash withdrawals	Free	55572
	iii) Issue of other certificates	Rs. 200/- per certificate	55569
5.c)	Service charges for not maintaining requisite balance, as defined below for all products:		AUTO
	i) PKR Current Accounts Rs. 5,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 50/- per month	AUTO
	ii) Alfalah Kamyab Karobar Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 50/- per month	AUTO
	iii) FCY Current Accounts (account opening balance/monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000	Rs. 50/- 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. 50/- per month	AUTO
	vii) Alfalah Kifayat Account Rs. 10,000/- monthly average balance (account opening balance Rs. 10,000/-)	Rs. 50/- per month	AUTO
	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	
xi) Pensioner Account	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	52005
6.	Dormant Account	NIL	
7.	Account Opening Charges	NIL	

General Banking

		GL Account
8. Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App)	Rs. 299/- per annum	52650
a) Branch Banking SMS Alert Free	Rs. 70/- per month	52650
b) Inter Bank Fund Transfer	Rs. 60/- per transaction	52650
c) Digital Banking Service Charges (Mobile Banking/Internet Banking/ Mobile App)*** PKR 500,000/- per day limit	Rs. 349/- per annum	55594
d) Digital Banking Service Charges (Mobile Banking/Internet Banking/ Mobile App)*** Upto PKR 1,000,000/- per day limit	Rs. 499/- per annum	55594
e) International Acquiring Access Fee - For cash withdrawals conducted by internationally issued cards on BAFL ATMs	Rs. 250/- per transaction	

Note: (applicable for relevant charges on page 14, 16 & 17)

**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 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.

*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.

General Banking

GL Account

9. Communication		
9.a) Courier Charges		
i) Inland	Rs. 100/- Inland (not applicable for DD issuance)	55508
ii) Foreign	Rs. 1,250/- or actual, whichever is higher	
9.b) Fax Charges		
i) Inland	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance)	55509
ii) Foreign	Rs. 250/- or actual, whichever is higher	
9.c) Postage Charges		
i) Inland	Rs. 100/- (not applicable for DD issuance)	55507
ii) Foreign	Rs. 200/-	
10. Other Charges		
10.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or equivalent (for FCY Accounts). NIL for PLS, AQF, BBA and Pensioner Accounts.	52001
10.b) i) Standing Instructions	Rs. 200/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	52026
10.c) Online Transaction Charges	Cash Transaction at Service Branch:	
	a) PKR Current Account	52113
	Within city: Free	
	Intercity: Rs. 195/- for each deposit/withdrawal (to be recovered upfront at the counter from the Depositer in case of deposit/Beneficiary in case of withdrawal)	
	Alfalah Kamyab Karobar: Free	
	b) Savings Account:	52113
	Within city: Free	
	Intercity: Rs. 195/- for each deposit/withdrawal (to be recovered upfront at the counter from the Depositer/Beneficiary)	
	Online Clearing/Funds Transfer Transaction at Service Branch:	
	a) PKR Current Account/Alfalah Kamyab Karobar	55550
	Within city: Free	
	Intercity: Rs. 150/- for each deposit/withdrawal (to be recovered from the Beneficiary in case of clearing and Remitter in case of funds transfer)	
	Alfalah Kamyab Karobar: Free	
	b) Savings Account:	55550
	Within city: Free	
	Intercity: Rs. 150/- (to be recovered from the Beneficiary in case of clearing and Remitter in case of funds transfer)	

General Banking

D. Miscellaneous Charges

GL Account

		55590
10.d) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year	
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 - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of 1Link and M-Net Charges) <p>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.</p>	
12. Term Deposit Encashment Penalty for LCY & FCY Deposits	For LCY TDR's	
	LCY Term Deposits with tenors less than 1 year <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> - Profit will be paid for the completed term at the minimum Savings Rate. 	
	For FCY TDR's	
	<ul style="list-style-type: none"> - 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.	

General Banking

D. Miscellaneous Charges

GL Account

15. Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) SMS Alerts Internet Banking (Linked Account) Safe Deposit Lockers 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 Parent/Guardian of the child will be given locker (small) at half of the normal rate for the first year only on deposit of PKR 500,000/- for one month (subject to availability) Free Nil Rs. 50/- per withdrawal	
16. Alfalah Beneficiary Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) SMS Alerts E-Statements WHT Exemption	First Cheque Book (25 Leaves Free) Free Free Free Exemption on withholding tax on cash transactions only (counter and ATM)	

Note:

These are our standard charges and concessions may be granted at the discretion of management.

- Excise duty and 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 be 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.

This schedule of charges will also be applicable for conventional banking customers availing services from Islamic Banking Branches