

Schedule of Bank Charges

(Excluding FED)

From 1st January to
30th June 2016



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



Revision in Charges Effective 1st January 2016

Trade Services			
Imports			
		CLP Processing Charges, where LC or trade related limits are being proposed only	
Page 4	6a)	New Facility/Enhancement	<p>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 4,750 from Rs.10M to Rs.49.999M-Upto 0.2%* or a minimum of PKR 20,000 from Rs.50M to Rs.99.999M-Upto 0.2%* or a minimum of PKR 25,000 above Rs.100M - Upto 0.2%* or a minimum of PKR 50,000 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>
	6b)	Renewal	<p>Renewal 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 4,750 from Rs.10M to Rs.49.999M-Upto 0.1%* or a minimum of PKR 7,000 from Rs.50M to Rs.99.999M-Upto 0.1%* or a minimum of PKR 13,500 above Rs.100M - Upto 0.1%* or a minimum of PKR 19,000 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>
	6c)	EOL/OTT	<p>Upto Rs.19.999M-Upto 0.2%* or a minimum of PKR 3,500 from Rs.20M to Rs.49.999M-Upto 0.2%* or a minimum of PKR 5,500 above Rs.50M - 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.</p>
Advances			
Page 10	1c ii)	SME/Commercial Borrower	<p>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 4,750 from Rs.10M to Rs.49.999M-Upto 0.2%* or a minimum of PKR 20,000 from Rs.50M to Rs.99.999M-Upto 0.2%* or a minimum of PKR 25,000 above Rs.100M-Upto 0.2%* or a minimum of PKR 50,000 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 0.1%* or a minimum of PKR 3,500 from Rs.5M to Rs.9.999M-Upto 0.1%* or a minimum of PKR 4,750 from Rs.10M to Rs.49.999M-Upto 0.1%* or a minimum of PKR 7,000 from Rs.50M to Rs.99.999M-Upto 0.1%* or a minimum of PKR 13,500 above Rs.100M-Upto 0.1%* or a minimum of PKR 19,000 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>

Page 10	1 c iii)	OTT/EOLs	Upto Rs.19.999M-Upto 0.2%* or a minimum of PKR 3,500 from Rs.20M to Rs.49.999M-Upto 0.2%* or a minimum of PKR 5,500 above Rs.50M-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.
Page 11	1.d)	Commitment Fee/Up-front Fee	0.50%-1.00% (on sanction/renewal) or as per arrangement approved by the Credit and Business Authorities. (If mentioned in the approval/Sanction Advice)
Page 12	2h.ii)	Penalty for late payment of Markup	Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. (e.g. in case mark up is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.
	3.	Alfalah Karobar Finance	
Page 13	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.
	5.	Alfalah Quick Finance	
Page 14	i)	Processing Charges	Rs.1,200/-per application
	ii)	Renewal/Enhancement Charges	Rs.600/-per application

	7. Alfalah Merchant Line	
Page 14	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-Up to 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-Up to 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.
Page 15	B Lease Finance (as per the arrangement with the customer)	
	iii Termination Charges	
	a) Termination take place in the first year	5 % of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.
	b) Termination take place in the Second year	5 % of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.
	c) Termination take place in the Third year	4 % of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.
	d) Termination take place in the Fourth year	3 % of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.
	C Alfalah Rural Finance	
Page 16	i) Processing Fee	a. Fresh/enhancement application
		i) Upto Rs.1M @0.20% of amount with a minimum Rs,1,000/-
		ii) Above Rs.1M to Rs.10M 0.17% of amount with a minimum Rs.2,500/-
		iii) Above Rs.10M 0.15% of amount with a minimum Rs.18,000/-
	b. Renewal Fee (flat)	i) Upto Rs.1M Rs,1,000/-
		ii) Above Rs.1M to Rs.5M Rs,2,500/-
		iii) Above Rs.5M to Rs.10M Rs,7,000/-
		iv) Above Rs.10M Rs,15,000/-
	iii) Commitment Fee	As per arrangement by the Credit and Business Authorities

Consumer Banking

Page 19	1	Credit Card Operations	
	(i)	Service Fee	Visa / Master Card 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
Page 21	(xxxviii)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000
	(xxxix)	Annual fee for AMEX Gold Card	"Basic Card: Rs 6,000 Supplementary Card: Rs 3,000"
Page 25	(xxvii)	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.
Page 29	C	Alfalah Auto Loan/Consumer Auto Lease Finance	
	i)	Processing & documentation charges per application	Rs. 6,000/-
Page 31	D	Alfalah Home Finance	
	viii)	Balloon / Partial Payments	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
General Banking			
Page 32	B	Remittances (Domestic)	
	1a)	Pay Order	PO/ Manager Cheque for A/c Holders: Rs.150 For Non A/c Holder: upto 100 k - Rs.500/- Flat above 100k-Rs.1000/- Flat
			DD(Demand Draft) or A/c Holders: Rs.150 For Non A/c Holder: upto 100 k - Rs.500/- Flat above 100k - Rs.1000/- Flat
Page 36	D)	Miscellaneous Charges	
	3.	Cheques/Cheque Books	
	3.a)	Issuance of New Cheque Book	Rs.8/- per leaf

	9) Branchless Banking	
	Branchless Banking CUP Card	
	i)	Card Issuance Fee Upto Rs.200/-*
	(ii)	Card Replacement Fee Upto Rs.200/-*
	(iii)	Disbursement Fee Upto Rs.100/-*
	(iv)	Voucher Retrieval Fee Upto Rs.500/-
	(v)	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 CUP member bank International ATM Rs.225 or 2.5% of cash withdrawal amount, whichever is higher.
	e)	From CUP member bank International POS 2% of the transaction amount
	(vi)	Balance Enquiry
	a)	From Bank Alfalah's ATM NIL
	b)	From 1-Link member bank ATM NIL
	c)	From MNET ATM Rs. 5/-per enquiry
	d)	From CUP member bank International ATM Rs.100/-per enquiry
	(vii)	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 CUP. Cross border transaction fee will also be charged.
	(viii)	Arbitration Charges US\$ 500/-
	(ix)	IBFT Sending Rs.55.60
	* The charges may be reduced or waived by business team based on the relationship with the client. Subject to all applicable Govt. taxes.	
	EOBI Pensioner CUP Card	
	i)	Card Issuance Fee NIL
	(ii)	Card Replacement Fee Rs.200/-
	(iii)	Voucher Retrieval Fee Upto Rs.500/-
	(iv)	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
	(v)	Balance Enquiry
	a)	From Bank Alfalah's ATM NIL
	b)	From 1-Link member bank ATM NIL
	c)	From MNET ATM Rs. 5/-per enquiry
	(vi)	Arbitration Charges US\$ 500/-
	(vii)	IBFT Sending Rs.55.60
	Subject to all applicable Govt. taxes.	
	D) Miscellaneous Charges	
Page 41	12(d)	Online Transaction Charges Cash Transaction At Service Branch: a) PKR Current Account/Alfalah Kamyab Karobar Within city; Free Intercity; Free

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General Banking

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Trade Services

A. Imports

GL Account

1. Letter of Credit Commission

<p>1.a) i) Cash Letter of Credit</p> <p>Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts. In case of revolving LCs, LC, commission should be charged on each shipment</p>	<p>Upto 10.000 (M) 0.40% for first quarter and 0.20% for subsequent quarters. From 10.001 (M) upto 100.000 (M) 0.30% for first quarter and 0.15% for subsequent quarters From 100.001 (M) upto 200.000 (M) 0.15% for first quarter and 0.10% for subsequent quarters. Above 200.000 (M) 0.10% for first quarter and 0.10% for subsequent quarters.</p> <p>Minimum charge of Rs. 1,500/- or as per arrangement approved by the Credit and Business authorities. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.</p>	<p>52305</p>
<p>ii) LCs to be issued against 100% cash margin</p>	<p>As per arrangement with the customer approved by the Credit and Business authorities.</p>	<p>52305</p>
<p>1.b) i) Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for a period of over one year</p>	<p>Commission at the time of opening of Letter of Credit at the rate upto 0.40% per quarter or part thereof upto final payment, minimum Rs. 2,000/- commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding/reduced liability as per revised Schedule of Charges applicable as on date.</p>	<p>52305</p>
<p>ii) In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers/buyers credit on behalf of applicant</p>	<p>Commission @ 1.6% per annum on reducing liability basis or as per arrangement approved by the Credit and Business authorities. Minimum Rs. 2,000/-.</p>	<p>52305</p>
<p>1.c) Revalidation Commission</p>	<p>On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above. NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.</p>	<p>52306</p>

Trade Services

A. Imports

GL Account

1.d)	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	52306
1.e)	Letter of Credit confirmation/ cancellation in case where the charges are on account of opener	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 1,500/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter Subsequent Quarter	1% per quarter or part thereof minimum Rs. 1,500/- 0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission If bills are to be drawn at usance under Letters of Credits	a) Rs. 750/- per bill to be charged at the time of retirement of bills. (b) In addition, commission at the rate 0.15% per month or part thereof to be charged for any period beyond validity of LC, minimum Rs. 500/- However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,000/- per amendment (flat) Rs. 1,000/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.j)	Form-I handling charges	Rs. 25/- per form.	52368
2. Import Bills (Under sight Letter of Credit)			
2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Markup @ Rs. 0.55/- per 1,000 daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Markup @ Rs. 0.60/- per 1,000 daily products on the bill amount shall be charged or as per arrangement the Credit and Business authorities.	Relevant Markup Income Account
2.c)	i) If 100% margin in Current Account is blocked ii) Advance remittance to suppliers abroad against imports	No markup on Import Bill. 0.10% minimum Rs. 1,000/- plus remittance charges. Incase of remittance against LC/contract no commission and only remittance charges to be recovered.	55517

Trade Services

A. Imports

GL Account

3. Import Collection Bills		
3.a) Handling Charges	Rs. 1,000/- (flat) in addition to correspondent charges as realized.	65078
3.b) Returned Unpaid	Rs. 1,000/- in addition to correspondent bank charges.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 1,500/- or as per arrangement the Credit and Business Authorities.	52305
4.b) Handling Charges	Rs. 1,000/-	65078
5. Other Charges		
5.a) Postage	Rs. 150/- or actual (whichever is higher)	55507
5.b) Courier Service	As per actual.	65062
5.c) SWIFT Messages		
i) Full Text of Letters of Credit	Rs. 1,500/-	55510
ii) Brief Text of Letters of Credit	Rs. 600/-	55510
iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 500/-	55510
5.d) Obtaining credit reports on supplier from credit rating agency	As per actual.	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual.	55510
5.f) Service charges against import transactions i.e. import bill (PAD), usance bills under Letter of Credits, collection and consignment basis	0.1% flat minimum Rs. 750/- or as per arrangement approved by the Credit and Business Authorities.	55517
5.g) Handling of discrepant documents presented under L/C	US\$ 60 (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
5.h) Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup @ Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business Authorities.	Relevant Markup Income Account
5.i) Non-Interest based LC transactions	In case substantial deposit is maintained in Current Account, Bank can allow opening of LC without recovering any charges or as per arrangement approved by the Credit and Business Authorities.	

Trade Services

A. Imports

GL Account

5.j)	Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,000/- per NOC	52368
6.	CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, then the processing charges should be taken only once, that is not for each company.	
6.a)	New Facility/Enhancement	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 4,750/- . From Rs. 10M to Rs. 49,999M - Upto 0.2%* or a minimum of PKR 20,000/- . From Rs. 50M to Rs.99,999M - Upto 0.2%* or a minimum of PKR 25,000/- . Above Rs. 100M - Upto 0.2%* or a minimum of PKR 50,000/- . or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305
6.b)	Renewal	Renewal 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 4,750/- . From Rs. 10M to Rs. 49,999M - Upto 0.1%* or a minimum of PKR 7,000/- . From Rs. 50M to Rs. 99,999M - Upto 0.1%* or a minimum of PKR 13,500/- . Above Rs. 100M - Upto 0.1%* or a minimum of PKR 19,000/- . or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305
6.c)	EOL/OTT	Upto Rs. 19,999M - Upto 0.2%* or a minimum of PKR 3,500/- . From Rs. 20M to Rs. 49,999M - Upto 0.2%* or a minimum of PKR 5,500/- . Above Rs. 50M - 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.	52305

Note:

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation of 'Forward Cover' Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- No markup will be charged on import bill if 100% cash margin is deposited in non-profit bearing account at the time of opening of Letter of Credit. Markup will also not be charged if 100% cash margin is deposited in non-profit bearing account before the date of negotiation. Cash margin held by the branch less than 100% will be ignored for the purpose of charging markup on bill amount from the date of negotiation till the date of lodgement. However, proportionate rebate on margin amount will be allowed while calculating markup from the date of lodgement till the date of retirement.
- Bank reserves the right to change the rate of markup at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

Trade Services

B. Exports

GL Account

1. Letter of Credit		
1.a) Advising	Rs. 1,000/- (flat)	52316
1.b) Amendment	Rs. 750/- per amendment.	52316
1.c) Confirmation	0.25% per quarter minimum Rs. 1,000/- or as per arrangement approved by the Credit and Business Authorities.	52315
1.d) Transfer of Export Letter of Credit	Rs. 1,000/-	52316
1.e) Letter of Credit pre-advice advising	Rs. 1,000/-	52316
2. Export Bills		
2.a) Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,000/- (flat)	55517
2.b) Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,000/- (flat)	55517
2.c) Negotiation of Rupee bills under Export Letter of Credit	0.25% minimum Rs. 500/- Markup @ Rs. 0.45/ per day Rs. 1,000/- from the date of negotiation till the date of realisation	65034
3. Collections		
3.a) Clean Financial Instruments	Rs. 200/- per collection.	55517
3.b) Documentary (on which bank does not earn any exchange income)	Rs. 400/- per collection.	55517
4. Service Charges		
4.a) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs. 0.12 per Rs. 100/- minimum of Rs. 600/-.	55517
4.b) Service Charges on Research & Development Support (RDS) claims of Exporter from SBP	Rs. 1,000/- flat or as per arrangement approved by the Credit and Business Authorities.	55511
4.c) Discrepant Documents Charges	Minimum Rs. 2,000/- Maximum 0.1% subject to ceiling of Rs. 5,000/- plus courier charges or as per arrangement approved by the Credit and Business Authorities.	52310
4.d) Clean Document Charges	Minimum Rs. 1,000/- Maximum 0.05% subject to ceiling of Rs. 2,500/- plus courier charges or as per arrangement approved by the Credit and Business Authorities.	52330

Trade Services

B. Exports

GL Account

4.e) Handling fee for freight subsidy cases	Rs. 200/- (subject to change by EPB)	55511
4.f) Export development surcharge - handling fee	Rs. 80/- (subject to change by EPB)	55511
4.g) Late realisation negotiation (sight)	If proceeds not realised within 12 days then it is one work markup @ Rs. 55 per Rs. 1,000/- per day is to be charged for any delay beyond 12 days or as per arrangement approved by the Credit and Business Authorities.	65036
4.h) Late realisation negotiation (Usance)	To be recovered as per terms of approval as approved by the Credit and Business Authorities.	65036
4.i) Late realisation of export proceeds against negotiation/purchase/ discounting (sight bills) in FE-25 deposits	If proceeds are not realised in our Nostro Account within 12 days then penalty @ Libor + 4% is to be charged for any delay beyond 12 days or as per arrangement approved by the Credit and Business Authorities.	65036
4.j) Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds are not realised one word within due date in our Nostro Account then penalty @ Libor + 4% is to be charged for any delay beyond 3 days or as per arrangement approved by the Credit and Business Authorities.	65036
4.k) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.10%, minimum Rs. 1,000/-.	55517
4.l) NOC issuing charges for each Form 'E'	Rs. 100/- per form.	52368
4.m) NOC for entitlement against EE statement	Rs. 1,000/- per NOC.	52368

Note:

- Any charges in respect of export business other than above mentioned are not to be recovered.
- All State Bank of Pakistan punitive charges relating to delayed repatriation of fund will be debited to customer account.

Trade Services

C. Foreign Bills Purchased/Collection

GL Account

1.a)	Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.	52051
1.b)	FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges (correspondent bank charges will be extra, if any).	65052
1.c)	Registration of student case	US\$ 100 first year, every renewal US\$ 75 plus applicable remittance charges.	55579

2. Foreign Exchange Permits

2.a)	Family Maintenance	Rs. 1,000/- per transaction.	55578
2.b)	Studies Abroad	Rs. 1,000/- per transaction.	55579
2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,500/- per transaction plus remittance charges.	
2.d)	Other approvals from SBP	Rs. 1,500/- per transaction plus remittance charges.	

3. Other Charges

3.a)	Unpaid Items	US\$ 5 or Rs. 500 (or equivalent).	
3.b)	Correspondents Charges	Actual (if any will be recovered).	Relevant Expense Code
3.c)	Postage	Rs. 150/- or actual, whichever is higher.	55507
3.d)	Courier Service	Rs. 2,000/- or actual, whichever is higher.	55508
3.e)	Full Text Swift	Rs. 2,000/- or actual, whichever is higher.	55510
3.f)	Brief Text Swift	Rs. 1,000/- or actual, whichever is higher.	55510

D. Inland Letters of Credit

1. Letter of Credit

1.a)	Issuance	0.4% per quarter or part thereof. Minimum Rs. 1,500/- or as per arrangement approved by the Credit and Business Authorities.	52305
1.b)	i) Amendments	Rs. 1,000/- (flat) per amendment	52306
	ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,000/- per amendment plus commission as per item number 1.a) above.	52306
1.c)	Advising	Rs. 1,000/- flat per Letter of Credit.	52316
1.d)	Acceptance Commission	a) Rs. 500/- (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate upto 0.125% per month for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-.	52308 52308
1.e)	Service charges on retirement of Sight/Usance Bills	0.10% of bill amount (flat) minimum Rs. 750/- or as per arrangement approved by the Credit and Business Authorities.	55517

Trade Services

D. Inland Letters of Credit

GL Account

1.f) Confirmation/Cancellation	<u>In case of confirmation</u> 0.25% per quarter or part thereof minimum Rs.500/- <u>In case of cancellation</u> as per actual.	Confirmation: 52315 Cancellation: 52304
1.g) Discrepancy charges in case of sight/usance bills under inland L/C	Rs. 1,000/- (flat)	52310
2. Collection		
2.a) Documentary	0.30% of document value minimum Rs. 750/-or as per arrangement approved by the Credit and Business authorities.	65051
2.b) Clean (including cheques)	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.	65051
3. Purchase of Bills/Cheques etc.		
3.a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330
ii) Through branches of our Bank	As per arrangement with the customer.	52330
3.b) i) Clean Bills/Trade Cheques	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330/51500
ii) Through branches of our Bank	As per arrangement with the customer.	52330/51500
3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3a above, plus markup/markdown from the date of purchase till the date of payment.	523300
ii) Markup if retired upto 21st day	Rs. 0.46 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment).	65034
iii) Markup if retired during next 210 days	Rs. 0.55 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment) or as per arrangement approved by the Credit and Business Authorities.	65034
3.d) Dividend Warrants, etc.	0.60% of the amount of dividend warrants, minimum Rs. 50/-.	52621
3.e) Negotiation at Sight	0.25% minimum Rs. 500/-.	52312
3.f) Collection Charges for Usance Bills	0.40% per bill, minimum Rs. 500/-.	52330

Trade Services

D. Inland Letters of Credit

GL Account

4. Unpaid items		
4.a) Returning Charges		
i) Documentary Bills	Rs. 400/- per bill.	52607
ii) Clean Bills	Rs. 400/- per bill.	52607
5. Other Charges		
5.a) Collection Agent Charges	As per actual.	Relevant Expense Code
5.b) Postage	Rs. 100/-	55507/55581
5.c) Telex	Rs. 500/- (full)	55510
5.d) Storage Charges	Rs. 50/- per pack per day.	52607

Note:

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

Advances/Finances

A. Advances

GL Account

1.a)	Project Examination/Term Loan Due Diligence Fee	1.5% of project facility requested or as arrangement approved by the Credit and Business Authorities.	55563
1.b)	Interim Review/Processing Fee	Rs. 3,000/- (flat)	55563
1.c)	New Facility Initiation/Renewal of Facility (where applicable)	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, then the processing charges should be taken only once that is not for each company.	
	i) Corporate Borrower	Upto 0.01% of sanctioned amount or as per arrangement approved by the Credit and Business Authorities.	55563
	ii) SME/Commercial Borrower (new facility)	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 4,750/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 20,000/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 25,000/- Above Rs. 100M - Upto 0.2%* or a minimum of 50,000/- or as per arrangement approved by the Credit and Business Authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55563
		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 4,750/- From Rs. 10M to Rs. 49.999M - Upto 0.1%* or a minimum of PKR 7,000/- From Rs. 50M to Rs. 99.999M - Upto 0.1%* or a minimum of PKR 13,500/- Above Rs. 100M - Upto 0.1%* or a minimum of PKR 19,000/- or as per arrangement approved by the Credit and Business Authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55563
	iii) OTT/EOLs	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 3,500/- From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 5,500/- Above Rs. 50M - 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.	55563

Advances/Finances

A. Advances

GL Account

1.d)	Commitment Fee/Up-front Fee	0.50% - 100% (on sanction/renewal) or as per arrangement approved by the Credit and Business Authorities (If mentioned in the approval/sanction advice).	52019
1.e)	Legal & Administration Fee (where legal advise is obtained)	As per actual	Relevant Expense Code
1.f)	Miscellaneous charges (documents, evaluation of security and maintenance thereof)	As per actual	Relevant Expense Code
1.g)	Replacement of Securities (interim)	i) For cash/cash equivalent Rs. 2,500/- (flat). ii) For other securities Rs. 5,000/- (flat).	52607
1.h)	To mark lien on securities not issued by us	Rs. 500/- (service charges)	52607
1.i)	Registration of charge with Registrar of Securities Exchange Commission of Pakistan (SECP)	Actual charges incurred by the branch.	Relevant Expense Code
1.j)	Late payment of installments Commercial TF (If TF is to be repaid on amortisation basis)	0.1% per day of the overdue installment amount.	52235

2. Charges for Advances Against Pledge/Hypothecation

2.a)	Godown Rent	As per actual	Relevant Expense Code
2.b)	Godown Staff Salaries	As per actual	Relevant Expense Code
2.c)	i) Godown inspection charges when inspection is carried out by Bank's staff		
	• Within municipality limits or within a radius of 10 km from Branch	As per actual	Relevant Expense Code
	• Outside municipality limits	As per actual	Relevant Expense Code
2.c)	ii) Godown inspection charges when inspection is carried out by outside agencies		Relevant Expense Code
2.c)	ii (a) Where inspection is carried out within the same city	As per actual	Relevant Expense Code
2.c)	ii (b) For inspection of godowns/ stocks located outside the city area (over 35 Km)	As per actual	Relevant Expense Code
2.d)	Other incidental expenditure (insurance, legal etc.)	As per actual	Relevant Expense Code
2.e)	Collection of coupon (on Government certificates issued by other banks/ saving centres under lien to us)	Rs. 1,000/- per visit per site.	52607

Advances/Finances

A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Upto Rs. 500/-or as per arrangement approved by the Credit and Business Authorities.	52607													
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Upto Rs 10,000 or as per arrangement approved by the Credit and Business Authorities.	52368													
2.h i) Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup@ Rs. 0.60/- per 1,000/- daily products on the bill shall amount be charged as per arrangement approved by the Credit and Business Authorities.	Relevant markup income code													
ii) Penalty for late payment of markup	Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. (e.g. in case markup is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.	52235													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Slab (markup due)</th> <th style="text-align: left;">Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	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/-
Slab (markup due)	Penalty per day														
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b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-														
Above Rs. 5,000,000/-	Rs. 5,000/-														
iii) Penalty of late payment of markup on Export Refinance Bills	For all cases other than ERF 15 days beyond the due date are given to service markup. For ERF cases the late penalty will start from the date of maturity/due date of ERF or date of debit of Bank Account by SBP, whichever is earlier. Relaxation/waiver of this penalty to be allowed as per arrangement approved by the Credit and Business Authorities.	Relevant markup income code													

Advances/Finances

A. Advances

GL Account

2.i) Business Commitment & Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business Authorities.	52019
2.j) ECIB 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.	55587
3. 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.	52023
	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.	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 valutors on the Bank's approved panel.	Relevant Expense Code

Advances/Finances

GL Account

4. 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	Rs. 200/- per day after becoming overdue.	55559
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 valuers on the Bank's approved panel.	Relevant Expense Code
vi) Business & Financial Appraisal Charges	At actual	Relevant Expense Code
5. Alfalah Quick Finance		
i) Processing Charges	Rs. 1,200/- per application	55567
ii) Renewal/Enhancement Charges	Rs. 600/- per application	55567
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	55568
6. 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
7. 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	52043

Advances/Finances

		GL Account
	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.	Relevant Expense Code
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
B. Lease Finance (as per the arrangement with the customer)		
Processing charges will be recovered once for the complete lease period		
i) Front-end Fee	0.5% of lease amount or as per arrangement approved by the Credit and Business Authorities.	55563
ii) Documentation handling charges/per sanction advice	Rs. 3,000/-	55563
iii) Termination Charges		
a) Termination takes place in the first year	5% of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.	55546
b) Termination takes place in the second year	5% of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.	55546
c) Termination takes place in the third year	4% of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.	55546
d) Termination takes place in the fourth year	3% of the principal outstanding or as per arrangement approved by the Credit and Business Authorities.	55546
e) Termination takes place in the fifth year	2% of the principal outstanding or as per arrangement approved by the Credit & Business Authorities. NIL charges in case of damage/theft of leased asset.	55546
iv) Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	52019
v) Additional Lease Rentals	0.1% per day of the overdue rental amount.	52235
vi) Cheque Return Charges	Rs. 250/- per cheque.	55530

Advances/Finances

C. Alfalah Rural Finance

GL Account

i.) Processing Fee		
a. Fresh/Enhancement Applications	i) Upto Rs.1M @0.20% of amount with a minimum Rs.1,000/-.	52022
	ii) Above Rs.1M to Rs.10M 0.17% of amount with a minimum Rs.2,500/-.	
	iii) Above Rs.10M 0.15% of amount with a minimum Rs.18,000/-.	
b.i) Renewal Fee (flat)	i) Upto Rs.1M Rs.1,000/-.	52022
	ii) Above Rs.1M to Rs.5M Rs.2,500/-.	
	iii) Above Rs.5M to Rs.10M Rs.7,000/-.	
	iv) Above Rs.10M Rs.15,000/-.	52019
ii) Project Examination Fee	Maximum 0.5% of the project facility requested. Applicable to project financing only under non farm/non crop sector.	
iii) Commitment Fee	As per arrangement approved by the Credit and Business Authorities.	
iv) Legal Charges	Actual charges of valuers on the bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vi) Documentation Charges		Relevant Expense Code
vii) Late payment charges on delayed markup servicing after grace period of one month from due date (excepting markup payable by PDDC)		55523
i) Amount of overdue markup Upto Rs. 50,000/-	Rs. 500/- per month or part thereof.	55523
ii) Amount of overdue markup exceeds Rs. 50,000/- Upto Rs. 250,000/-	Rs. 1,000/- per month or part thereof.	55523
iii) Amount of overdue markup exceeds Rs. 250,000/-	Rs. 2,000/- per month or part thereof.	55523
viii) a) Late payment charges on delayed annual cleanup	1% p.a. late payment charges to be recovered on the overdue amount for the overdue period at the time of cleanup/payment of instalment/rental.	55523
b) Late payment of instalments (TF)		55523
c) Late adjustment of Paidawari Zarai Sahulat* DF		55523
d) Late payment of rentals under LF		55523
ix) Alfalah Pasban Cash Line		
a) Processing Charges	Rs. 500/- per application.	
b) Renewal/Enhancement Charges	Rs. 250/- per application.	
c) Late Payment Charges	Rs. 100/- per day after 15 days of becoming due.	

Advances/Finances

D. Guarantees

GL Account

CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.												
1.a)	Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt	Rs. 1,500/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business Authorities.										
1.b)	Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months	0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business Authorities.										
1.c)	Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)	Against 100% cash margin: Rs. 1,000/- flat Against 100% Deposit Under Lien: Negotiable (Minimum. Rs. 1,000/-)										
		On account other than 100% cash margin & current account: 1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business Authorities. 2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business Authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Banks counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.										
1.d)	Other Guarantees	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Annual Volume</th> <th style="text-align: left;">Pricing</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 50M</td> <td>0.40%</td> </tr> <tr> <td>Upto Rs. 150M</td> <td>min 0.35%</td> </tr> <tr> <td>Upto Rs. 300M</td> <td>min 0.30%</td> </tr> <tr> <td colspan="2">Minimum Rs.1,500/-</td> </tr> </tbody> </table> <p>The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business Authorities based on the cash margin % and other credit risk factors.</p>	Annual Volume	Pricing	Upto Rs. 50M	0.40%	Upto Rs. 150M	min 0.35%	Upto Rs. 300M	min 0.30%	Minimum Rs.1,500/-	
Annual Volume	Pricing											
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Upto Rs. 300M	min 0.30%											
Minimum Rs.1,500/-												

Advances/Finances

		GL Account
	For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.	
1.e)	Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.
		PL52395/PKR 159640001
1.f)	Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business Authorities.
		52380
1.g)	i) Amendments of Guarantees	Rs. 1,000 per amendment.
	ii) Increase in amount and or extension in period	Commission as per item 1.d above.
		PL52395 PL52395/PKR 159640001
1.h)	Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 2,500/- plus actual.
		PL52395

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 (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	PL55601, PL55602, PL55603																											
	SBS Factors & APR details: (31.23% to 36.74%)	PL55605																											
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Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

	12 months 0.09708 29.18% 18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30%	
ii) Late Fee	Rs. 1,200/- or 10% of minimum amount whichever is higher.	PL55536
iii) Merchant Discount Charges	Upto 5% of transaction amount.	PL52025
iv) Visa Minicard Fee	Rs. 500/- per card.	PL55526
v) Cash Withdrawal Fee: a) Cash Advance Fee/Call & Pay Fee 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.	PL55528 PL55528 PL55528
vi) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches).	PL65060
vii) Over-limit Fee	2% of the over limit amount or Rs. 1,000/- whichever is higher.	PL55533
viii) Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-.	PL55539
ix) Card Replacement Fee/Upgradation fee except Platinum Card Upgradation Fee	Rs. 500/-	PL55526
x) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
xi) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount whichever is higher.	PL55534
xii) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/- whichever is higher.	PL55538
xiii) Credit Cover Premium	0.55% of outstanding amount.	PKR144530050
xiv) 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
xv) Visa Platinum/Titanium/AMEX Card Priority Pass Fee a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit.	PKR152150050 PKR152150050
xvi) SMS Alert Fee	Rs. 50/- per month.	PL55566
xvii) Mobile Banking Fee	Rs. 100/- per month.	PL65060
xviii) Merchant Cash Advance Incentive	Rs. 25/- per transaction.	PL55528
xix) Mobile PIN Issue Charges	Rs. 10/- per PIN.	PL65060
xx) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directives. Third currency	PL55613

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

	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.	
xxi) Arbitration Charges	US\$ 500/-	PKR144340050
xxii) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxiii) Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
xxiv) Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
xxv) Platinum Card Upgradation Fee	Rs. 1,500/-	PL55226
xxvi) Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxvii) Internet Charges	Rs. 100/- (per session)	PL65060
xxviii) Reward Point Booklet Charges	Rs. 300/- (per book)	PL65060
xxix) Virtual Card Issuance Fee	Rs. 100/-	PL65060
xxx) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount whichever is higher.	PL55534
xxxi) Direct Debit Enrolment Fee	Rs. 200/-	PL55534
xxxii) 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
xxxiii) Safe Custody Handling Charges	Rs. 500/- on post dated cheques.	PL65060
xxxiv) Card Conversion Fee (one time charges)	Upto 2,000/-	PL65060
xxxv) Cheque Book facility on all cards issuance charges	Rs. 200/-per book (20 leaves).	PL65060
xxxvi) Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar.	PL55613
xxxvii) C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
xxxviii) Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000	PL55611
xxxix) Annual Fee for AMEX Gold Card	Basic Card: Rs 6,000 Supplementary Card: Rs 3,000	PL55611
2. Awami Visa/MasterCard (January-June-2016)		
i) Service Fee	3.33% per month (40% APR) on cash advance. 3.33% per month (40% APR) on retail transactions. 2.00% per month (24% APR) on BTF transactions.	PL55601 PL55602 PL55603

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

	<p>SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details:</p> <table border="1"> <thead> <tr> <th>Instalment Plan</th> <th>Factor</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>0.3508330</td> <td>31.23%</td> </tr> <tr> <td>6 months</td> <td>0.1841670</td> <td>35.15%</td> </tr> <tr> <td>9 months</td> <td>0.1286110</td> <td>36.36%</td> </tr> <tr> <td>12 months</td> <td>0.1008330</td> <td>36.74%</td> </tr> <tr> <td>18 months</td> <td>0.0730560</td> <td>36.68%</td> </tr> <tr> <td>24 months</td> <td>0.0591670</td> <td>36.22%</td> </tr> <tr> <td>30 months</td> <td>0.0508330</td> <td>35.66%</td> </tr> <tr> <td>36 months</td> <td>0.0452780</td> <td>35.07%</td> </tr> </tbody> </table>	Instalment Plan	Factor	APR	3 months	0.3508330	31.23%	6 months	0.1841670	35.15%	9 months	0.1286110	36.36%	12 months	0.1008330	36.74%	18 months	0.0730560	36.68%	24 months	0.0591670	36.22%	30 months	0.0508330	35.66%	36 months	0.0452780	35.07%	PL55605
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ii) Late Fee	Rs. 500/- or 10% of minimum amount whichever is higher.	PL55536																											

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

iii)	Merchant Discount Fee	Upto 5% of transaction amount.	PL52025
iv)	Cash Withdrawal Fee		
	a) Cash Advance Fee/Call & Pay fee	Rs. 400/- or 3% of cash advance amount whichever is higher.	PL55528
	b) Acquiring Bank Charges	1% of cash advance amount.	PL55528
	c) Counter Fee of other cards	1% of cash advance amount or Rs.300/- whichever is higher.	
v)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches).	PL65060
vi)	Over-limit Fee	2% of the over limit amount or Rs. 500/- whichever is higher.	PL55533
vii)	Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-.	PL55539
viii)	Card Replacement Fee/Upgradation Fee	Rs. 250/-	PL55526
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 400/-	PL55530
x)	Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount whichever is higher.	PL55534
xi)	Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/- whichever is higher.	PL55538
xii)	Credit Cover Premium	0.55% of outstanding amount.	PKRI44530050
xiii)	Utility Bill Payment	Rs. 15/- per utility bill.	PL55548
xiv)	SMS Alert Fee	Rs. 50/- per month.	PL55566
xv)	Mobile Banking Fee	Rs. 5/- per transaction.	PL65060
xvi)	Merchant Cash Advance Incentive	Rs. 25/- per transaction.	PL55528
xvii)	Documentation Fee	Rs. 500/-	PL65060
xviii)	Mobile PIN Issue Charges	Rs. 10/- per PIN.	PL65060
xix)	Foreign Transactions	5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xx)	Arbitration Charges	US\$ 500/-	PKRI44340050
xxi)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xxii)	Reward Point Booklet Charges	Rs. 300/- (per Book).	PL65060
xxiii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount whichever is higher.	PL55534
xxiv)	Direct Debit Enrolment Fee	Rs. 200/-	PL55534
xxv)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques.	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

		GL Account	
xxvi)	Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves).	PL65060
xxvii)	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD transactions; for non-USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar.	PL55613
xxviii)	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

3. 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.	PL55601, PL55602
ii)	Late Fee	Rs. 1,200 or 10% of minimum amount whichever is higher.	PL55536
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. 1,000/- 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. 1,000/-	PL55530
ix)	Credit Cover Premium	0.55% of outstanding amount.	PKR144530050
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM). Rs. 30/- per utility bill (Below Rs. 5,000 through Call). Rs. 50/- per utility bill (Above Rs. 5,000 through Call).	PL55548
xi)	Priority Pass Fee:		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport Lounge Visit Fee	US\$ 31.80 per visit.	PKR152150050
xii)	SMS Alert Fee	Rs. 50/- per month.	PL55566
xiii)	Mobile Banking Fee	Rs. 100/- per month.	PL65060
xiv)	Merchant Cash Advance Incentive	Rs. 25/- per transaction.	PL55528
xv)	Mobile PIN Issue Charges	Rs. 10/- per PIN.	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xvi)	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xvii)	Arbitration Charges	US\$ 500/-	PKR144340050
xviii)	Internet Charges	Rs. 100/- (per session).	PL65060
xix)	Reward Point Booklet Charges	Rs. 300/- (per book).	PL65060
xx)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
xxi)	Annual Fee	Rs. 6,000/- (per card).	PL55611
xxii)	Card Renewal Fee	No renewal fee.	
xxiii)	Card Issuance Fee	No issuance fee.	
xxvi)	Direct Debit Enrolment fee	Rs. 200/-	PL55534
xxvii)	Chip Card Issuance Fee	Rs. 750/- for Principal Member, Rs. 500/- for Supplementary Card.	PL52033
xxviii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques.	PL65060
(xxvii)	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD transactions; for non-USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar.	PL55613
xxix)	C-Shop products for value more than Rs. 5,000/-	Processing fee of 25% or Rs.500/- whichever is higher on per transaction amount.	PL55534

4. Prepaid Card (January-June-2016)

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

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)	Mobile PIN Issuance Charges	Rs. 10/- per PIN.	PL65060
vii)	SMS Alert Fee	Rs. 50/- per month.	PL55566
viii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/-per transaction.	PL55528
ix)	Acquiring Bank Charges	1% of cash advance amount.	PL55528
x)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
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).	PL55548
xii)	Reload Fee	Rs. 100 /-	PL65060
xii)	Internet Charges	Rs. 100/- (per session).	PL65060
xiii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
xiv)	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xv)	Arbitration Charges	US\$ 500/-	PKR144340050

4b. Payroll/Merchant Card (January-June-2016)

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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

e) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher.	PL55528
v) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From I- Link member bank ATM	NIL	
c) From MNET ATM	Rs. 5/- per enquiry.	PKR144310050
d) From Visa member bank ATM	Rs. 25/- per enquiry.	PKR144310050
vi) Mobile PIN Issuance Charges	Rs. 10/- per PIN.	PL65060
vii) SMS Alert Fee	Rs. 50/- per month.	PL55566
viii) Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction.	PL55528
ix) Acquiring Bank Charges	1% of cash advance amount.	PL55528
x) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
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).	PL55548
xii) Internet Charges	Rs. 100/- (per session).	PL65060
xiii) Cheque Book Issuance Charges	Rs. 300/-	PL65060
xiv) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xv) Arbitration Charges	US\$ 500/-	PKR144310050

5. Debit Card (January-June-2016)

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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

iii)	Voucher Retrieval Fee	Local Rs. 350 and International Rs. 800.	PL55539
iv)	Cash Withdrawal		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1- Link member bank ATM	Rs. 15/- per transaction.	PKR144310050
	c) From MNET ATM	Rs. 15/- per transaction.	PKR144310050
	d) From Visa member bank ATM	Rs. 300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	e) From Bank Alfalah's POS Machine	NIL	
	f) From Non-Bank Alfalah's POS machine	Rs. 300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
v)	Balance Enquiry		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1- Link member bank ATM	NIL	
	c) From MNET ATM	Rs. 5/- per enquiry.	PKR144310050
	d) From Visa member bank ATM	Rs. 25/- per enquiry.	PKR144310050
vi)	Third Party Transfers Fee		
	a) Inter Bank Funds Transfer	Rs. 50/- per transaction.	PKR144310050
	b) Inter Branch Funds Transfer	Rs. 50/- per transaction.	PKR144310050
vii)	SMS Alert Fee	Rs. 50/- per month.	PL55566
viii)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
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)	Priority Pass Fee		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport Lounge Visit Fee	US\$ 31.80 per visit.	PKR152150050
xi)	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.	PL55611
xii)	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. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xiii)	Arbitration Charges	US\$ 500/-	PKR144310050

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans		(January-June-2016)	
i)	Processing Fee	Rs. 2,500/- or 1 % of the loan amount whichever is higher.	PL52016
ii)	Late Payment Fee	Rs. 500/- per missed instalment.	PL55521
iii)	Early Settlement Penalty	5% of the remaining amount.	PL52029
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).	PL52029
v)	Cheque Return Charges	Rs. 500/-	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/ Ammortisation Schedule	Rs. 500/-	PL65060

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/-	PL52014
ii)	Vehicle Evaluation Charges (if applicable)	Upto Rs. 3,000/-	PL65507
iii)	Registration Service Charges	Upto Rs. 3,000/-	Third Party payment
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	PL65076
v)	Cheque Return or Rejected Auto Pay Charges	Rs. 500/-	PL65076
vi)	Penalty on Late Payment	Rs. 1,000/- per instalment.	PL65076
vii)	Penalty on Late Insurance Premium	Rs. 300/- per month.	PL65076
viii)	Vehicle Repossession Charges	Upto Rs. 100,000/-.	Third party payment

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

ix)	Survey Charges for Repossessed Vehicle	Upto Rs. 2,500/-.	Third party payment
x)	Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- per month.	PL65076
xi)	Comprehensive Insurance Charges	At actual.	Third party payment
xii)	Income Evaluator Charges (if applicable)	Upto Rs. 3,000/-.	Third party payment

D. Alfalah Home Finance

1. Alfalah Home Finance (January-June-2016)

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 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.	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.	52102 Swift Charges: 55510
	Stop Payment of FDD	US\$ 5 or equivalent PKR plus actual SWIFT charges.	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.	
1.g)	Others	Rs. 50/- plus Money Order/Telegram charges.	52110 Money Order/Telegram Charges: 55589

B. Remittances (Domestic)

1.a)	Pay Order	PO/ Manager Cheque for A/C Holders: Rs.150 For Non A/C Holder: upto 100K- Rs. 500/- flat Above 100K - Rs. 1000/- flat.	52101
		DD (Demand Draft) For Account Holders: Rs. 150/- For Non A/c Holder: upto 100K - Rs. 500/- flat Above 100K - Rs. 1,000/- 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

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 life time 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 life time 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 life time 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.</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. 200/- per month or part thereof for all locker sizes.	55512
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will however be charged at regular rates.	
2. Sale / Purchase of Securities		
2.a) Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
2.b) Withdrawal Fee		
i) Withdrawal fee on shares/securities held in safe custody (to be recovered at time of withdrawal)	0.50% on the first Rs. 10,000/- of the paid up value minimum Rs. 50/- and 0.15% on amount exceeding Rs. 10,000/- minimum Rs. 100/-.	52619
ii) Withdrawal fee on government securities where shares and/or securities sold are from those held in safe custody, either commission on sale of share securities as shown against item 2.a or withdrawal fee, as shown against item 2b i) and ii) whichever is higher, will be charged	Rs. 5/- per script.	52620

General Banking

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

GL Account

2.c)	Collection of Profit/Return and Dividend	0.5% on the amount of interest/return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50.	52621
2.d)	Handling Charges (for convening renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
2.e)	Issuance of Rupee Travellers Cheque	Rs. 10/- per RTC.	52051
3. Articles in Safe Custody			
3.a)	Share Custodial Services of Central Depository Company of Pakistan Ltd.	Actual charges charged by CDC, plus 1% of share value on the first of every month or Rs. 5/- per share each month, whichever is higher (payable up-front, in advance).	52605
3.b)	Boxes & Packages	Rs. 1/- per 100 cubic inches or any part thereof with a minimum of Rs. 200/-.	55512
3.c)	Envelopes	Rs. 0.50/- per 25 square inches or any part thereof with a minimum of Rs. 100/-.	55512
4. Issuance of Certificate for Safe Items			
4.a)	Issuance of Duplicate Securities	Rs. 1,000/- (flat)	52605
5. Investment Portfolio Securities			
5.a)	Balance upto Rs. 1 million	NIL	
	Balance above Rs. 1 million	NIL	
5.b)	Transaction Charges	NIL	
5.c)	IPS Statement	NIL	

Note:

- 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.

D. Miscellaneous Charges

1. Balance Confirmation

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. 50/- 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
2.b)	Duplicate Advice Charges	Rs. 50/- per copy. 55575
3. Cheques/Cheque Books		
3.a)	Issuance of new Cheque Book	Rs. 8/- 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. 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 . 55583
	• Outward clearing (excluding OBC)	NIL 55583
	• Cash cheques returned	Rs. 400/- per cheque. 55583
	• OBC return charges	Rs. 200/- 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)	IPS Statement	NIL	
5.d)	Documents Retrieval Fee (subject to availability of record)		
	i) Upto 2 Years ii) Over 2 Years	Rs. 500/- per document. Rs. 1,000/- per document.	55576 55577
5.e)	Arrangement of Stamp Paper	Actual plus Rs. 100/- (flat).	55584
5.f)	Deposits obtained from Federal Govt, Provincial Govt, Public Sector Enterprises, Autonomous Bodies and other Govt Agencies, Bodies and Corporations	Rates quoted and agreed between both parties.	
5.g)	Purchase, sale of PIBs being a primary dealer to and from customers of our branches	NIL	
5.h)	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. 43/- per month.	AUTO
	ii) Alfalah Kamyab Karobar Rs. 25,000 - monthly average balance (account opening balance Rs. 1,000)	Rs. 43/- per month.	AUTO
	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.	AUTO
	vii) Alfalah Kifayat Account Rs. 10,000/- monthly average balance (account opening balance Rs. 10,000)	Rs. 43/- per month.	AUTO
	viii) BBA (account opening balance Rs. 1,000/-)	NIL	

General Banking

D. Miscellaneous Charges

GL Account

	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.i)	Basic Banking Cash Withdrawal a) Two withdrawals per month by cheque b) Above two withdrawals per month by cheque	NIL Rs. 50/- per withdrawal.	52005																																																							
6.	Dormant Account	NIL																																																								
7.	Account Opening Charges	NIL																																																								
8.	Cash management transaction banking collection/disbursement/electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to case basis through an agreement between the customer and the Bank.																																																								
9.	Branchless Banking Note: Fees will be applicable on all Branchless Banking Carded Wallet Products. a) Pricing for Domestic Remittance (CNIC TO CNIC Transfer) <table border="1"> <thead> <tr> <th>Slab Start</th> <th>Slab End</th> <th>FEE</th> <th>FED*(PKR)</th> <th>Total Charges (PKR)</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>1,000</td> <td>51.72</td> <td>8.28</td> <td>60</td> </tr> <tr> <td>1,001</td> <td>2,500</td> <td>103.45</td> <td>16.55</td> <td>120</td> </tr> <tr> <td>2,501</td> <td>4,000</td> <td>155.17</td> <td>24.83</td> <td>180</td> </tr> <tr> <td>4,001</td> <td>6,000</td> <td>206.9</td> <td>33.1</td> <td>240</td> </tr> <tr> <td>6,001</td> <td>8,000</td> <td>258.62</td> <td>41.38</td> <td>300</td> </tr> <tr> <td>8,001</td> <td>10,000</td> <td>310.34</td> <td>49.65</td> <td>360</td> </tr> <tr> <td>10,001</td> <td>13,000</td> <td>362.07</td> <td>57.93</td> <td>420</td> </tr> <tr> <td>13,001</td> <td>15,000</td> <td>413.79</td> <td>66.21</td> <td>480</td> </tr> </tbody> </table>	Slab Start	Slab End	FEE	FED*(PKR)	Total Charges (PKR)	0	1,000	51.72	8.28	60	1,001	2,500	103.45	16.55	120	2,501	4,000	155.17	24.83	180	4,001	6,000	206.9	33.1	240	6,001	8,000	258.62	41.38	300	8,001	10,000	310.34	49.65	360	10,001	13,000	362.07	57.93	420	13,001	15,000	413.79	66.21	480												
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	b) Cash Deposit In Mobile Wallet Note: Fees will be applicable after more than 3 transactions in a day at the rate of 2.16%. FED is charged over and above 2.16%.																																																									
	c) Cash Withdrawal from Mobile Wallet <table border="1"> <thead> <tr> <th>Slab Start</th> <th>Slab End</th> <th>FEE</th> <th>FED*(PKR)</th> <th>Total Charges (PKR)</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>1,000</td> <td>20</td> <td>3.2</td> <td>23.2</td> </tr> <tr> <td>1,001</td> <td>2,500</td> <td>40</td> <td>6.4</td> <td>46.4</td> </tr> <tr> <td>2,501</td> <td>4,000</td> <td>60</td> <td>9.6</td> <td>69.6</td> </tr> <tr> <td>4,001</td> <td>6,000</td> <td>80</td> <td>12.8</td> <td>92.8</td> </tr> <tr> <td>6,001</td> <td>8,000</td> <td>100</td> <td>16</td> <td>116</td> </tr> <tr> <td>8,001</td> <td>10,000</td> <td>120</td> <td>19.2</td> <td>139.2</td> </tr> <tr> <td>10,001</td> <td>13,000</td> <td>140</td> <td>22.4</td> <td>162.4</td> </tr> <tr> <td>13,001</td> <td>16,000</td> <td>160</td> <td>25.6</td> <td>185.6</td> </tr> <tr> <td>16,001</td> <td>20,000</td> <td>180</td> <td>28.8</td> <td>208.8</td> </tr> <tr> <td>20,001</td> <td>25,000</td> <td>200</td> <td>32</td> <td>232</td> </tr> </tbody> </table>	Slab Start	Slab End	FEE	FED*(PKR)	Total Charges (PKR)	0	1,000	20	3.2	23.2	1,001	2,500	40	6.4	46.4	2,501	4,000	60	9.6	69.6	4,001	6,000	80	12.8	92.8	6,001	8,000	100	16	116	8,001	10,000	120	19.2	139.2	10,001	13,000	140	22.4	162.4	13,001	16,000	160	25.6	185.6	16,001	20,000	180	28.8	208.8	20,001	25,000	200	32	232		
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General Banking

GL Account

d) Transfer from Mobile Account to Mobile Account				
Slab Start	Slab End	FEE	FED*(PKR)	Total Charges (PKR)
0	200	6	0.96	6.96
201	500	12	1.92	13.92
501	1,000	20	3.2	23.2
1,001	2,500	40	6.4	46.4
2,501	4,000	60	9.6	69.6
4,001	6,000	80	12.8	92.8
6,001	8,000	100	16	116
8,001	10,000	119.8	19.17	139
10,001	13,000	139.6	22.4	162
13,001	16,000	160	25.6	185.6
16,001	20,000	180	28.8	208.8
20,001	25,000	200	32	232

e) Transfer from Mobile Account to CNIC				
Slab Start	Slab End	FEE	FED*(PKR)	Total Charges (PKR)
0	1,000	40	6.40	46.40
1,001	2,500	80	12.80	92.80
2,501	4,000	120	19.20	139.20
4,001	6,000	160	25.60	185.60
6,001	8,000	200	32	232
8,001	10,000	240	38.40	278.40
10,001	13,000	280	44.80	324.80
13,001	15,000	320	51.20	371.20

f) IBFT (Interbank Fund Transfer)				
Slab Start	Slab End	FEE	FED*(PKR)	Total Charges (PKR)
0	1,000	50	8	58
1,000	2,500	50	8	58
2,500	4,000	60	9.6	69.6
4,000	6,000	80	12.8	92.8
6,000	8,000	100	16	116
8,000	10,000	120	19.2	139.2
10,000	13,000	140	22.4	162.4
13,000	16,000	160	25.6	185.6
16,000	20,000	180	28.8	208.8
20,000	25,000	200	32	232

g) Balance Enquiry	No fee is charged from customer.
h) Utility Bill Payment at Agents	No fee is charged from customer.
i) Mobile Airtime Top-ups	No fee is charged from customer.
j) Mobile Bill Payment	No fee is charged from customer.

Branchless Banking CUP Card	
(i) Card Issuance Fee	Upto Rs.200/-*
(ii) Card Replacement Fee	Upto Rs.200/-*
(iii) Disbursement Fee	Upto Rs.100/-*
(iv) Voucher Retrieval Fee	Upto Rs.500/-
(v) Cash Withdrawal	
a) From Bank Alfalah's ATM	NIL
b) From I-Link member bank ATM	Rs.15/- per transaction.
c) From MNET ATM	Rs.15/- per transaction.
d) From CUP member bank International ATM	Rs.225 or 2.5% of cash withdrawal amount, whichever is higher.
e) From CUP member bank International POS	2% of the transaction amount.

General Banking

GL Account

(vi) Balance Enquiry	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	NIL
c) From MNET ATM	Rs. 5/- per enquiry.
d) From CUP member bank International ATM	Rs.100/- per enquiry.
(vii) 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 CUP. Cross border transaction fee will also be charged.
(viii) Arbitration Charges	US\$ 500/-
(ix) IBFT Sending	Rs.55.60
* The charges may be reduced or waived by business team based on the relationship with the client. Subject to all applicable Govt. taxes.	
EOBI PENSIONER CUP CARD	
i) Card Issuance Fee	NIL
(ii) Card Replacement Fee	Rs.200/-
(iii) Voucher Retrieval Fee	Upto Rs.500/-
(iv) 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.
(v) Balance Enquiry	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	NIL
c) From MNET ATM	Rs. 5/- per enquiry.
(vi) Arbitration Charges	US\$ 500/-
(vii) IBFT Sending	Rs.55.60
Subject to all applicable Govt. taxes.	
10. 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.

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 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.

General Banking

D. Miscellaneous Charges

GL Account

11. Communication												
11.a) Courier Charges												
i) Inland	Rs. 100/- Inland (not applicable for DD issuance).	55508										
ii) Foreign	Rs. 1,250/- or actual, whichever is higher.											
11.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.											
11.c) Postage Charges												
i) Inland	Rs. 100/- (not applicable for DD issuance)	55507										
ii) Foreign	Rs. 200/-											
12. Other Charges												
12.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or eqv (for FCY Accounts). NIL for PLS and AQF Accounts.	52001										
12.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	Relevant Expense Code										
12.c) i) Standing Instructions	<table border="0"> <thead> <tr> <th>Frequency</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. FCY for relevant slab.</td> <td>Rs. 400</td> </tr> </tbody> </table>	Frequency	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. FCY for relevant slab.	Rs. 400	52026
Frequency	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. FCY for relevant slab.	Rs. 400											
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	52026										
12.d) Online Transaction Charges	<p>Cash Transaction at Service Branch:</p> <p>a) PKR Current Account/Alfalah 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:</p> <p>a) PKR Current Account/Alfalah Kamyab Karobar Within city: Free Intercity: Free</p> <p>b) Savings Account: Within city: Free Intercity: Rs. 120/-</p>	55550										
		55550										
		55550										
		55550										
12.e) 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.	55562										

General Banking

D. Miscellaneous Charges

GL Account

12.f) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year.	55590 Auto
12.g) Wateen Bill Payment through ATMs	Rs. 25/- per payment.	
13. Payroll Accounts	Fee and charges will be levied on payroll accounts and associated services as per arrangement with the client, on a case-to-case basis.	
14. 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.	
15. 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 Free	
16. 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.