

BANK ALFALAH

CAR FINANCING & LEASING

Schedule of Charges

(From July 01, 2011 to December 31 , 2011)

• Processing & Documentation Charges per Application	Rs. 4,000/-
• Evaluation Charges of Pre Owned and Imported Vehicles	Upto the Maximum of Rs. 2,000/-
• Registration Service Charges	Upto the Maximum of Rs. 3,000/-
• Premature Termination Charges:	
a) 12 or less installments remaining	2 % of the principal outstanding
b) 24 to 13 installments remaining	3 % of the principal outstanding
c) 36 to 25 installments remaining	4 % of the principal outstanding
d) 60 to 37 installments remaining	5 % of the principal outstanding
• Cheque Return or Rejected Auto Pay Charges	Rs. 500/-
• Penalty on Late Payment	Rs. 100/- per day or maximum of Rs. 1,000/- per month per installment
• Penalty on Late Insurance Premium	Rs. 300/- per month
• Vehicle Repossession Charges	Actual incurred by the bank upto a maximum of Rs. 75,000/-
• Survey Charges for Repossessed Vehicle	Upto the Maximum of Rs. 2,000/-
• Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- per month
• Comprehensive Insurance Charges	Cost at Actual
• Tracker Installation Charges (If Installed by the Customer)	Cost at Actual
• Tracker Management Charges (If Installed by the Bank)	Upto the Maximum of 2 % per Annum of the value of Vehicle
• Waivers for the Employees of the Companies in Category "A"	Markup waiver of upto 1% below standard markup rates and upto 75% waiver on processing charges
• Waivers of Existing Auto Customers Subject to Satisfactory Relationship & Repayment in Auto Finance	Upto 1% below standard markup rates
• Income Evaluator Charges if Applicable	Upto the Maximum of Rs. 3,000/-
• Special Promotion/Alliance with Auto Manufacturers	Markup waiver of upto 1% below standard markup rates.

"These charges are subject to change on half yearly basis. You may collect the latest copy of Schedule of Charges from any of the nearest BAL branch. All Govt. levies on all above charges or otherwise will be recovered from the applicant/borrower.

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