

BANK ALFALAH LIMITED
Schedule of Bank Charges
For the Period July 2010 to December 2010

B Alfalah Car Financing / Consumer Car Lease Finance		
i)	Processing & documentation charges per application	Rs. 4,000/-
ii)	Evaluation charges of pre owned and imported vehicles	Maximum of Rs.2,000/-
iii)	Registration Service Charges	Maximum of Rs.2,000/-
iv)	Premature Termination Charges <ul style="list-style-type: none"> • 12 or less instalments remaining • 24 to 13 instalments remaining • 36 to 25 instalments remaining • 60 to 37 instalments remaining 	2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding
v)	Cheque return or rejected auto pay charges	Rs. 500/-
vi)	Penalty on late payment	Rs. 100 per day or maximum Rs. 1,000 per month per installment
vii)	Penalty on late insurance premium	Rs. 300/- per month
viii)	Vehicle repossession charges	Actual incurred by the bank upto a maximum of Rs. 75,000/-
ix)	Survey charges for repossessed vehicle	Maximum of Rs.2,000/-
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month
xi)	Comprehensive insurance charges	Actual
xii)	Tracker installation charges	Actual
xiii)	Waiver for employees of the Companies in Category "A"	Mark-up waiver upto 1% below standard markup rates and upto 75% waiver on processing charges
xiv)	Waivers for Bank Alfalah Royal Car Finance (Priority Banking customers)	Markup waiver upto 0.5% below standard markup rates and upto 75% waiver on processing charges
xv)	Income Evaluator Charges Where applicable	Rs. 2,000/-
xvi)	Special promotion / alliance with auto manufacturers	Markup waiver upto 2% below standard mark up rates