

Schedule of Charges

The following Schedule of Charges is associated with your Alfalah Awami Card and is effective from January 01, 2012 to June 30, 2012. Please make a note of the following so that you are fully informed of the charges on your Card.

- **Service Fee**
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
1.75% per month (21% P.A. flat rate) on SBS transactions (APR 31.50% to 40.86%).

Step-By-Step (SBS) - Factors & APR details:

Installment Plan	Factor	APR
3 months	0.350833	31.50%
6 months	0.184167	36.00%
9 months	0.128611	37.80%
12 months	0.100833	38.77%
18 months	0.073056	39.79%
24 months	0.059167	40.32%
30 months	0.050833	40.65%
36 months	0.045278	40.86%

0.99% per month (11.88% P.A. flat rate) on BTF to SBS transaction (APR 17.82% to 23.12%)

BTF to SBS - Factors & APR details:

Installment Plan	Factor	APR
3 months	0.343233	17.82%
6 months	0.176567	20.37%
9 months	0.121011	21.38%
12 months	0.093233	21.93%
18 months	0.065456	22.51%
24 months	0.051567	22.81%
30 months	0.043233	22.99%
36 months	0.037678	23.12%

24% APR on Credit on Phone to SBS transactions

Credit on Phone - Factors & APR details:

Installment Plan	Factor	APR
3 months	0.34675	24.00%
6 months	0.17853	24.00%
9 months	0.12252	24.00%
12 months	0.09456	24.00%
18 months	0.06670	24.00%
24 months	0.05287	24.00%
30 months	0.04465	24.00%
36 months	0.03923	24.00%

- **Late Fee**
Rs. 500/- or 10% of minimum amount, whichever is higher.
- **Credit Card Dues Online payment charges**
Rs. 100/- per transaction.

- **Merchant Discount Charges**
Upto 5% of transaction amount.
- **Cash Withdrawal Fee:**
 - Cash Advance Fee/Call & Pay Fee
Rs. 400/- or 3% of cash advance amount, whichever is higher
 - Acquiring Bank Charges
1% of cash advance amount
 - Counter fee of other cards
1% or Rs. 300/-, whichever is higher
- **Cheque / Cash Pickup Fee**
Rs. 200/- (available in cities having Bank Alfalah branches).
- **Over Limit Fee**
2% of the Over Limit amount or Rs. 500/-, whichever is higher.
- **Voucher Retrieval Fee**
Local: Rs. 350/- and International: Rs. 800/-.
- **Card Replacement/Upgrade Fee**
Rs. 250/-.
- **Cheque Return Charges/ Rejected AutoPay Service Fee**
Rs. 400/-.
- **Step-By-Step / Credit on Phone to SBS Processing Charges**
Rs. 500/- or 2.5% of transaction amount
Whichever is higher
- **Step-By-Step / Credit on Phone Premature Settlement Charges**
5% on balance amount or
Rs. 1,000/-, whichever is higher
- **Credit Cover Premium**
0.55% of outstanding amount
- **Utility Bill Payment Charges**
Rs. 15/- per utility bill
- **SMS Alert Fee**
Rs. 50/- per month
- **Mobile Banking Fee**
Rs. 5/- per transaction
- **Merchant Cash Advance Incentive**
Rs. 25/- per transaction
- **Mobile PIN Issuance**
Rs. 10/- per PIN.
- **Documentation Fee**
Rs. 500/-
- **Foreign Transactions**
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.
- **Arbitration Charges**
US\$ 500/-
- **Insurance Cancellation Charges**
Rs. 100/-
- **Reward point booklet Charges**
Rs. 300/- per book
- **BTF Processing Fee**
Rs. 500/- or 2.5% of transaction amount
whichever is higher
- **Direct Debit Enrollment Fee**
Rs. 200/-

"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 payable by the applicant/borrower."