

CORPORATE CARD

Schedule of Charges

(Effective from January 01, 2012 to June 30, 2012)

• Service Fee	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions
• Late Fee	Rs. 1,000/- or 10% of minimum amount, whichever is higher
• Credit Card Dues Online payment charges	Rs. 500/- per Transaction
• Cash Withdrawal Fee:	
- Cash Advance Fee	Rs. 750/- or 3% of cash advance amount, whichever is higher
- Acquiring Bank Charges	1% of cash advance amount
• Cheque / Cash Pickup Fee	Rs. 500/- (available in cities having Bank Alfalah branches)
• Over Limit Fee	Rs. 1,000/- or 2% of the Over Limit amount, whichever is higher
• Voucher Retrieval Fee	Local: Rs. 500/- and International: Rs. 1,000/-
• Card Replacement Fee	Rs. 2,000/-
• Cheque Return Charges/ Rejected AutoPay Service Fee	Rs. 1,000/-
• Credit Cover Premium	0.55% of outstanding amount
• Utility Bill Payment Charges	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)
• Priority Pass	
- Annual Fee	US \$10 per annum
- Airport Lounge Visit Fee	US \$31.80 per visit
• SMS Alert Fee	Rs. 50/- per month
• Mobile Banking Fee	Rs. 100/- per month
• Merchant Cash Advance Incentive	Rs. 25/- per transaction
• Mobile PIN Issuance Charges	Rs. 10/- per PIN
• 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.
• Arbitration Charges	US\$ 500/-
• Internet Charges	Rs. 100/- (Per Session)
• Reward Point Booklet Charges	Rs. 300/- (Per Book)
• Virtual Card Issuance Fee	Rs. 100/-

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(Effective from January 01, 2012 to June 30, 2012)

• Annual Fee	1 to 5 cards 6 to 10 cards 11 to 15 cards 16 and above cards	Rs. 2,500/- per card Rs. 1,500/- per card Rs. 1,000/- per card Rs. 750/- per card
		(No Annual fee to be charged in the year, where Card Issuance Fee or Card Renewal Fee has been charged)
• Card Renewal Fee	1 to 5 cards 6 to 10 cards 11 to 15 cards 16 and above cards	Rs. 2,500/- per card Rs. 1,500/- per card Rs. 1,000/- per card Rs. 750/- per card
• Card Issuance Fee	1 to 5 cards 6 to 10 cards 11 to 15 cards 16 and above cards	Rs. 2,500/- per card Rs. 1,500/- per card Rs. 1,000/- per card Rs. 750/- per card
• 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.."