

Schedule of Charges

The following Schedule of Charges is associated with your Alfalah Credit Card and is effective from July 01, 2011 to December 31, 2011. 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 31.23% to 36.74%)

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

Installment 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%

0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions (APR 17.73% to 21.44%)

BTF to SBS - Factors & APR details:

Installment Plan	Factor	APR
3 months	0.343233	17.73%
6 months	0.176567	20.09%
9 months	0.121011	20.90%
12 months	0.093233	21.25%
18 months	0.065456	21.44%
24 months	0.051567	21.37%
30 months	0.043233	21.21%
36 months	0.037678	21.01%

24% APR on Credit on Phone to SBS Transactions

Credit on Phone to SBS - 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. 1,000/- or 10% of minimum amount, whichever is higher
- Cash Payment Processing Fee
 - Rs. 100/- per Transaction
- Merchant Discount Charges
 - Up to 5% of Transaction amount
- VISA Mini Card Fee
 - Rs. 500/- per card
- Cash Withdrawal Fee:**
 - Cash Advance Fee/Call & Pay Fee
 - Rs. 750/- or 3% of cash advance amount, whichever is higher
 - Acquiring Bank Charges
 - 1% of cash advance amount
 - Acquirer Cash Counter Fee (other cards)
 - 1% of Transaction amount or Rs. 300/-, whichever is higher
 - Cheque/Cash Pickup Fee
 - Rs. 200/- (available in cities having Bank Alfalah branches)
 - Over Limit Fee
 - Rs. 1,000/- or 2% of Over Limit amount, whichever is higher
 - Voucher Retrieval Fee
 - Local: Rs. 350/- and International: Rs. 800/-
 - Card Replacement/Upgrade Fee
 - Rs. 500/-
 - Cheque Return Charges/Rejected AutoPay Service Fee
 - Rs. 800/-

- Duplicate Statement Charges
 - Rs. 200/- (whenever 1 month old)
- Step-By-Step (SBS)/Credit on Phone to SBS Processing Charges
 - Rs. 500/- or 2.5% of Transaction amount whichever is higher
- Step-By-Step (SBS)/Credit on Phone to SBS Premature Settlement Charges
 - 5% on balance amount or Rs. 1,000/-, whichever is higher
- Credit Cover Premium
 - 0.58% of Outstanding amount
- Utility Bill Payment Charges
 - Rs. 25/- per Utility Bill (through ATM)
 - Rs. 30/- per Utility Bill (Below 5,000 through call)
 - Rs. 50/- per Utility Bill (Above 5,000 through call)
- VISA Platinum/Titanium Priority Pass - Annual Fee
 - US\$ 10.00 per annum
- VISA Platinum/Titanium Priority Pass - 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\$ 500.00
- Insurance Plans Cancellation Charges (Life & Education Insurance Plan)
 - Rs. 100/-
- Chip Maintenance Fee
 - Rs. 600/- for Principal Cardmember
 - Rs. 600/- for Supplementary Cardmember
- Platinum Card Issuance Fee
 - Rs. 2,000/-
- Platinum Supplementary Card Issuance Fee
 - Rs. 1,000/-
- Platinum Card Upgradation Fee
 - Rs. 1,500/-
- Platinum Supplementary Card Upgradation Fee
 - Rs. 1,000/-
- Duplicate E-statement
 - Rs. 50 per month (whenever 1 month old) (1st monthly duplicate e-statement or hard copy is free)
- Internet Charges
 - Rs. 100/- (Per session)
- Reward Point Booklet Charges
 - Rs. 300/- (Per Book)
- Virtual Card Issuance Fee
 - Rs. 100/-
- Annual Fee
 - Classic Card (Basic) - Rs. 2,000/-
 - Classic Card (Supplementary) - Rs. 500/-
 - Gold Card (Basic) - Rs. 3,000/-
 - Gold Card (Supplementary) - Rs. 1,000/-
 - Platinum Card (Basic) - Rs. 4,000/-
 - Platinum Card (Supplementary) - Rs. 2,000/-
 - Titanium Card (Basic) - Rs. 4,000/-
 - Titanium Card (Supplementary) - Rs. 2,000/-
- Card Renewal Fee
 - Classic Card (Basic) - Rs. 2,000/-
 - Classic Card (Supplementary) - Rs. 500/-
 - Gold Card (Basic) - Rs. 3,000/-
 - Gold Card (Supplementary) - Rs. 1,000/-
 - Platinum Card (Basic) - Rs. 4,000/-
 - Platinum Card (Supplementary) - Rs. 2,000/-
 - Titanium Card (Basic) - Rs. 4,000/-
 - Titanium Card (Supplementary) - Rs. 2,000/-
- 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 recovered from the applicant/borrower."