

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**For the Period January 2010 to June 2010**

<b>5 (a) CREDIT CARD OPERATIONS (VISA / MASTERCARD)</b>																													
(i)		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																											
		<b>1.75% per month(21% P.A. flat rate) on SBS Transactions (APR 31.23% to 36.74%)</b> <b>SBS Factors &amp; APR details:</b>																											
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(ii)	Late Fee:	Rs.600 or 10% of minimum amount whichever is higher																											
(iii)	Cash payment processing fee	Rs.100/- per transaction																											
(iv)	Merchant Discount Charges	Upto 5% of Transaction amount																											
(v)	Visa Minicard Fee	Rs.500/- per card																											
(vi)	<b>Cash Withdrawal Fee:</b>																												
	a) Cash advance fee / Call & Pay fee:	Rs.500/- or 3% of cash advance amount whichever is higher.																											
	b) Acquiring bank charges	1 % of cash advance amount																											
	c) Counter fee of other cards	1% or Rs.300 whichever is higher																											
(vii)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)																											
(viii)	Over limit fee:	2% Of the over limit amount or Rs.600/- whichever is higher																											
(ix)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-																											
(x)	Card replacement fee:	Rs.500/-																											
(xi)	Cheque return charges / Rejected Autopay service	Rs.800/-																											
(xii)	Duplicate statement charges:	Rs.200 (whenever 1 month old)																											
(xiii)	Step by Step / Credit on Phone to SBS processing charges	2% of transaction amount																											
(xiv)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher																											
(xv)	Credit Cover Premium	0.55% of outstanding amount																											
(xvi)	Utility bill payment	Rs.30/- per utility bill (Below 5,000) Rs.50/- per utility bill (Above 5,000)																											
(xvii)	Visa Platinum / Titanium Priority Pass Fee:																												
	a) Annual Fee	US\$ 10.00																											
	b) Airport lounge Visit Fee	US\$ 28.25 per visit																											
(xviii)	SMS Alert Fee	Rs.30/- per month																											
(xix)	Mobile Banking Fee	Rs.100/- per month																											
(xx)	Merchant Cash Advance Incentive	Rs.25/- per transaction																											
(xxi)	Mobile PIN issue Charges	Rs.10/- per PIN																											
(xxii)	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																											
(xxiii)	Arbitration Charges	US\$ 500/-																											
(xxiv)	Insurance Plans Cancellation Charges (Life & Education Insurance Plan)	Rs. 100/-																											
(xxv)	Chip Maintenance Fee	Rs. 300/- for Principal Member, Rs. 300 for Supplementary Card																											
(xxvi)	Platinum Card Fee :	Rs. 2,000/-																											
(xxvii)	Platinum Supplementary Card Fee :	Rs. 1,000/-																											
(xxviii)	Platinum Card Upgradation Fee :	Rs. 1,500/-																											
(xxix)	Platinum Supplementary Card Upgradation Fee :	Rs. 1,000/-																											
(xxx)	E-statement :	Rs. 50/- per month																											
(xxxi)	Internet Charges :	Rs. 100/- (Per session)																											

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xxxii)	Reward Point Booklet Charges	Rs. 100/- (Per Book)
xxxiii)	Virtual Card Issuance Fee	Rs. 100/-
<b>5 (b) AWAMI VISA / MASTER CARD</b>		
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% 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%) SBS Factors & APR details:
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		30 months      0.04465      24.00%
		36 months      0.03923      24.00%
(ii)	Late Fee	Rs.300/- or 10% of minimum amount whichever is higher
(iii)	Cash payment processing fee	Rs.100/- per transaction
(iv)	Merchant Discount Fee	Upto 5% of transaction amount
(v)	Cash Withdrawal Fee	
	a) Cash advance fee / Call & Pay fee	Rs.300/- or 3% of cash advance amount whichever is higher
	b) Acquiring bank charges	1% of cash advance amount
	c) Counter fee of other cards	1% or Rs.300/- whichever is higher
(vi)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)
(vii)	Over Limit Fee	2% of the over limit amount or Rs.300/- whichever is higher
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-
(ix)	Card replacement fee:	Rs.250/-
(x)	Cheque return charges / rejected, Autopay service	Rs.400/-
(xi)	Duplicate statement charges:	Rs.200/-(whenever 1 month old)
(xii)	Step by Step / Credit on Phone to SBS processing charges	2% of transaction amount
(xiii)	Step by Step / Credit on Phone to SBS premature	5% on balance amount or Rs.1000 whichever is higher
(xiv)	Credit Cover Premium	0.55% of outstanding amount
(xv)	Utility bill payment	Rs.15/-per utility bill
(xvi)	SMS Alert Fee	Rs.15/- per month
(xvii)	Mobile Banking Fee	Rs.5/- per transaction
(xviii)	Merchant Cash Advance Incentive	Rs.25/-per transaction
(xix)	Documentation Fee	Rs.500/-
(xx)	Mobile PIN issue Charges	Rs.10/- per PIN
(xxi)	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
(xxii)	Arbitration Charges	US\$ 500/-
(xxiii)	Insurance Cancellation Charges	Rs. 100/-
<b>5(c) CORPORATE CREDIT CARD</b>		
(i)	Service fee:	3.33% Per Month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions
(ii)	Late Fee:	Rs.600 or 10% of minimum amount whichever is higher
(iii)	Cash payment processing fee	Rs.100/- per transaction
(iv)	Cash Withdrawal Fee:	

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(a)	Cash advance fee	Rs.500/- or 3% of cash advance amount whichever is higher.
(b)	Acquiring bank charges	1 % of cash advance amount
(v)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)
(vi)	Over limit fee:	2% Of the over limit amount or Rs.600/- whichever is higher
(vii)	Voucher retrieval fee:	Local RS.350/- and international Rs.800/-
(viii)	Card replacement fee:	Rs.500/-
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.800/-
(x)	Duplicate statement charges:	Rs.200 (whenever 1 month old)
(xi)	Credit Cover Premium	0.55% of outstanding amount
(xii)	Utility bill payment	Rs.30/- per utility bill (Below 5,000) Rs.50/- per utility bill (Above 5,000)
(xiii)	Priority Pass Fee:	
	a) Annual Fee	US\$ 10.00
	b) Airport lounge Visit Fee	US\$ 28.25 per visit
(xiv)	SMS Alert Fee	Rs.30/- per month
(xv)	Mobile Banking Fee	Rs.100/- per month
(xvi)	Merchant Cash Advance Incentive	Rs.25/- per transaction
(xvii)	Mobile PIN issue Charges	Rs.10/- per PIN
(xviii)	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/M
(xix)	Arbitration Charges	US\$ 500/-
(xx)	Chip Maintenance Fee	Rs. 300/- for Principal Member
(xxi)	Card Fee	Rs. 2,000/-
(xxii)	E-statement	Rs. 50/- per month
(xxiii)	Internet Charges	Rs. 100/- (Per session)
(xxiv)	Reward Point Booklet Charges	Rs. 100/- (Per Book)
(xxv)	Virtual Card Issuance Fee	Rs. 100/-