

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

IV	CONSUMER BANKING																												
A	VISA / Master Card																												
1	Credit Card Operations																												
(i)	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%) SBS Factors & APR details:																											
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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)	Cash Withdrawal Fee:																												
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 / Upgrade Fee:	Rs.500/-																											
(xi)	Cheque return charges / Rejected Autopay service fee	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.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)																											
(xvii)	Visa Platinum / Titanium Priority Pass Fee:																												
a)	Annual Fee	US\$ 10.00																											
b)	Airport lounge Visit Fee	US\$ 31.80 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 Issuance Fee	Rs. 2,000/-
xxvii)	Platinum Supplementary Card Issuance Fee	Rs. 1,000/-
xxviii)	Platinum Card Upgradation Fee	Rs. 1,500/-
xxix)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-
xxx)	Duplicate E-statement	Rs.50/- per month (whenever 1 month old) (First monthly statement is free)
xxxi)	Internet Charges	Rs. 100/- (Per session)
xxxii)	Reward Point Booklet Charges	Rs. 100/- (Per Book)
xxxiii)	Virtual Card Issuance Fee	Rs. 100/-
xxxiv)	Credit Utilization Fee (For the period July 01, 2010 to December 31, 2010)	Classic Card Rs. 1,000/- Gold Card Rs. 1,500/- Platinum Card Rs. 2,000/- Titanium Card Rs. 2,000/-
2 AWAMI VISA / MASTER CARD		
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