

General Banking

A REMITTANCES (LCY)		
1	Pay Order	Minimum Rs.50/- Maximum Rs.500/- at the discretion of Branch Manager.
2	Cancellation of Pay Order	Rs.200 (flat)
3	Issuance of Duplicate Pay Order	Rs.200 (flat)
4	Issuance of Demand Drafts/ TTs	Rs. 100 (flat)
5	Cancellation of DDs/TTs	Rs.200 (flat) per cancellation
6	Issuance of Duplicate DD	Rs.200 (flat) per item
7	Issuance of SBP Cheque (if permissible by SBP)	Rs.500 per Cheque
	OBC Return Charges	Rs. 200
B COLLECTION OF CHEQUES		
1	Through other banks	0.10%, Minimum Rs 200
2	Through branches of our bank	0.10%, Minimum Rs 50
3	Dividend warrants etc.(where companies comply shariah criteria)	As per arrangement with the customer approved by the sanctioning authority
C REMITTANCES (FCY)		
1	Outward T.T through Debit of Account against surrender of Foreign Currency notes	US\$ 25 or equivalent PKR SWIFT postal and other charges to be added as applicable
2	Foreign Demand Draft through Debit of Account against surrender of Foreign Currency notes.	US\$ 10 or equivalent PKR At the discretion of the Manager SWIFT, postal and other charges to be added as applicable.
3	Issuance of duplicate FDD Cancellation of FDD/FTT/FMT	US\$ 5/-or equivalent PKR plus actual SWIFT charges. Rs. 200 plus Actual Telex/Swift and Postage Charges.
4	Inward: If proceeds are credited to an account maintained with us If the proceeds are to be credited to Account other than above	Nil US\$ 5 or equivalent.
5	Received from abroad or local bank's branches & where payment is demanded in Foreign Currency	Minimum US\$ 3 - Maximum US\$ 6 plus Actual Postage/Telex charges are recoverable from collecting bank to be deducted from the proceeds.
6	Home Remittance	Nil if proceeds are credited to an account with us
7	Others	Rs. 50 plus Money Order/Telegram
D FOREIGN COLLECTIONS		
1	Encashment of TCs/ DDs(FCY) if sent on collection	Collection charges 0.30% plus actual courier charges(correspondent bank charges will be extra, if any)Minimum \$5
2	Issuance(Traveler's Cheques) (Foreign Currency)	1%
3	FCY Cheques/Drafts/TCs sent on collection	0.20% plus postage @Rs.50/- (correspondent bank charges will be extra, if any) Minimum \$ 5
E FOREIGN EXCHANGE PERMITS		
1	Family Maintenance	Rs. 1000 per transaction
2	Studies Abroad	Rs. 1000 per transaction
3	SBP approvals for capital transfers, dividends,	Rs. 1500 per transaction
4	Other Approvals from SBP	Rs. 1500 per transaction

F	OTHER CHARGES	
1	Unpaid Items	Rs. 200 or US \$ 5
2	Correspondence Charges	Actual (if any will be recovered)
3	Foreign currency (cash handling services) under FE-25(SBP)	Upto 0.5% of the foreign currency in saving and current account at the discretion of Chief/Branch /Operation Manager where ever applicable.
4	Postage	Rs. 150 or Actual, which ever is higher.
5	Courier Service	Rs. 1250 or Actual, which ever is higher.
6	Long Swift	Rs. 1500 or Actual, whichever is higher.
7	Short Swift	Rs. 500 or Actual, whichever is higher.
8	NIFT FCY Collection Charges	Rs. 500/-Flat
G	SAFE DEPOSIT LOCKERS	
	Fee for safe deposit lockers to be recovered in advance at commencement of period yearly/halfyearly/quarterly as the case maybe.	
	Small Rs.1,500	per annum
	Medium Rs.2,500	per annum
	Large Rs.3,500	per annum
	<i>One time Key Deposit refundable.</i>	
	Rs. 3,000/=per locker / key.	
	LOCKER BREAKING CHARGES Rs.2,500/-per locker	
	Locker facility for staff of Bank Alfalah and BAL Islamic Banking	
	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate.	
H	DEBIT CARD	
1	Debit Card issuance charges	NIL
2	Debit Card in case of lost / damaged card	Rs. 500
	SMS alert facility (optional)	Rs. 30
I	ATM	
	Funds transfer within the same branch	NIL
	Funds transfer to any other branch/ bank	Rs. 50 per transaction
J	BALANCE CONFIRMATION	
1	Balance confirmation certificate (customers)	Rs. 100 (flat)
2	Balance confirmation to auditors	Rs. 300 (flat)
K	DUPLICATE STATEMENT	
1	Duplicate statements of accounts:	Rs.50/-Flat or Equivalent FCY. Statements of periods older than 3 years will be provided only if available.
2	Duplicate Advice Charges	Rs. 25 per advice
L	CHEQUE BOOK	
1	Issuance of New Cheque Book	Rs. 5/-per leaf
2	New Cheque Book in lieu of lost one	Rs10/-per leaf
3	Stop Payment(Complete Cheque Book)	Rs. 1000
4	Stop payment of Cheques	Rs.200 per cheque, Maximum Rs. 1000
M	CLEARING	
1	Cheque Returned Unpaid	
i)	Inward Clearing	Rs.300 per cheque
ii)	Outward Clearing	Nil
iii)	Cash Cheques returned	Rs.200 per cheque
iv)	Inward FCY Clearing returned	US \$ 10 or Rs. 600 per instrument
v)	Outward FCY Clearing returned	US \$ 10 or Rs. 600 per instrument
2	Same Day Clearing Charges	Rs.200/= per instrument
N	MISCELLANEOUS CHARGES	
1	Issuance ,Retrieval, etc.of Statement/ Certificate/Documents	
	Account Maintenance Certificate	Rs. 100 per certificate
	Certificate regarding profit and tax deducted during other financial year	Rs. 100 per certificate
	Issueof FCY encashment certificates	Rs.300 per certificate
	Issue of other certificates	Rs.200 per certificate
	Documents retrieval fee (subject to availability of record)	
	Upto 2 Years	Rs. 500 per document
	Over 2 Years	Rs. 1000 per document
	Arrangement of stamp paper	Actual plus Rs. 100 (flat)

2	Communication	
a	Courier Charges: Inland Foreign	Rs. 100 At actual
b	E-mail charges	NIL
c	Internet access charges	Rs.50 per hour
d	Fax Charges: Inland Foreign	Rs. 150 or Actual, which ever is higher Rs. 250 or Actual, which ever is higher
e	Telex charges/SWIFT: Inland Foreign	Rs. 200 or Actual which ever is higher Rs. 500 or Actual which ever is higher
f	Postage Charges: Inland Foreign	Rs 100 Rs 200
3	OTHER CHARGES	
a	Account Closing	Rs.150
b	Standing Instructions	Rs.100 per instruction
c	Online Transaction Charges	Free within IBG network
		Rs.100 (flat) to be charged/debited for each online cash/clearing/transfer transactions, if customer does not maintain minimum average balance of Rs. 100,000 for Current Account / Savings/Term Deposit Accounts.
		Chief/ Branch / Operation Manager may waive / reduce the charges keeping in view the relationship with the customer.
d	Hold Mail Charges	Flat Rs. 600 Per annum (to be charged upfront)
e	C.I.B Report	Rs.200 per report
f	Out of pocket Expenses (not covered Schedule of Charges)	Actual
	Note	
	- These are standard charges of General Banking, concessions may be granted at discretion of Group Head or Regional Managers IB	
	- Excise duty & other government charges where applicable are in addition to mentioned charges.	
	- The Bank reserves the right to determine applicability of above charges and commission as per arrangement with customers.	
	- The Bank reserves the right to make a charge on those accounts which involve unusual work.	

TRADE FINANCE

	TRADE FINANCE (Local)	
A	LETTER OF CREDIT (LOCAL)	
1	Issuance	As per slab in 'Annexure A'
2. a)	Amendments	Rs. 400 (flat) per amendment
b)	Amendment involving increase in amount and extension in period of dispatch/delivery/ negotiation.	Rs.400 per amendment plus commission as per item number.1)above.
3	Advising	Rs. 500(flat) per Letter of Credit
4	Acceptance Commission	As per applicable slab in Annexure B.(for any period beyond the validity of Letter of Credit). However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered
5	Confirmation	0.1%Flat, Minimum Rs.500/-

B	COLLECTION OF DOCUMENTARY BILLS (CHEQUES)	
1.a)	Documentary	75% of applicable slab as per Annexure A
b)	Through branches of our bank	50% of applicable slab as per Annexure A
2.a)	Clean (including cheques)	0.15%, Minimum Rs. 300/-
b)	Through branches of our bank	0.15%, Minimum Rs. 50/-
3	Dividend warrants etc.(where companies comply sharia criteria)	As per arrangement with the customer approved by the sanctioning authority
4	Collection charges for documentary bills under inland LC (Sight/ Usance).	0.30%, Minimum Rs.300/-
C	UNPAID ITEMS	
1.	Returning Charges:	
a)	Documentary Bills	Rs. 100 per bill
b)	Clean Bills	Rs. 50 per bill
D	OTHER CHARGES	
1	Collection agent charges	Actual
2	Postage	Rs. 100
3	Telex	Rs. 500 (full)
4	Storage Charges	Rs.50 per pack per day
5	Handling of discrepant documents presented under LC	Rs.2,000/-per bill (to be deducted from the proceeds)
Note:		
	-Collecting agent charges, if the collecting bank is different, will be extra.	
	-Other "out-of-pocket" expenses will be charged at actual.	
E	TRADE FINANCE (Foreign)	
	Letter of Credit-Commission	
1	Cash Letter of Credit	As per applicable slab given in Annexure A
2	Letter of Credit under "Supplier Credit", Pay- As-You-Earn Scheme and Deferred payment Letter of Credits for period over one year.	As per applicable slab given in Annexure A
3	Revalidation Commission	On expiry of LC when the same is validated revalidation commission will be recovered as is applicable for opening fresh LC as above.
4	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary. Transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.1) above.
5	Letter of Credit Confirmation in case where the charges are on account of opener	At actuals including our incidental charges.
6	Letter of Credit Cancellation	Rs.250 plus Swift charges
7	Non-reimbursable Letters of Credit under Barter/Aid	As per applicable slab given in Annexure A
F	ACCEPTANCE COMMISSION If bills are to be drawn at Usance under Letters of Credits	a)Rs.500/ per bill to be charged at the time of retirement of bill. b)As per applicable slab given in Annexure B. (for any period beyond the validity of Letter of Credit). However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered
1	Amendments - Letter of Credit/Contract	Rs.600 per amendment (flat)
2	Amendment involving increase in amount and on extension in period of shipment/negotiation per item	Rs.600 per transaction plus commission as 1), 2) and 6) above.
3	Form I Handling Charges	NIL
G	Advance remittance to suppliers abroad against imports.	0.1%.Minimum Rs.500 plus Remittance Charges
H	Import Collection Bills	
1	Handling charges	Rs.500(flat) in addition to correspondent charges as realized.
2	Returned Unpaid	Rs.500 in addition to correspondent bank charges.
3	Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract.	Rs.500 in addition to correspondent bank charges.
I	Import on Consignment Basis	
	Registration of Contract for Imports	50% of applicable slab as per Annexure A, Minimum Rs.1,000/-

J	Other Charges	
1	Postage	Rs. 150 or Actual. Which ever is higher.
2	Courier Service	Rs. 1250 per application
3	Tele Messages/ SWIFT Messages	
i)	Full Telex of Letters of Credit/Swift	Rs.1,500 or as per the arrangement with customer
ii)	Brief Telex / SWIFT-Letters of Credit	Rs.600 or as per the arrangement with customer
iii)	BriefTelex / Taxamendment of LCs	Rs.500 or as per the arrangement with customer
4	Obtaining credit reports on supplier	Rs.500 per report or actual which ever is higher
5	Correspondence Charges, if any will be recovered.	At actual
6	Service charges against all import transactions at the time of lodgement/payment of documents through Banks Foreign Currency/Nostro Account.	0.10%(flat) Minimum Rs. 500/-
7	Handling of discrepant documents presented under L/C	US\$ 60 (To be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).
	Note	
	In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover" Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the un-expired Letter of Credit period.	
	Charges may be collected in Pak-Rupee or Foreign Currency in all categories	
	Bank reserves the right to change the rate of return on financing at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.	
K	EXPORTS	
1	Letters of Credit	
a)	Advising	Rs.500/-(flat)
b)	Amendment	Rs.400/-per Amendment
c)	Confirmation	As per arrangement or Rs.1000/-which ever is higher
d)	Transfer of Export Letter of Credit	Rs.400/-(flat)
2	Export Bills	
a)	Documents sent to other banks for negotiation under restricted Letters of credit..	Rs.350(flat)
b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts / Asian Clearing Union accounts.	Rs.350(flat)
3	Collections	
a)	Clean	Rs.100 per collection
b)	Documentary(on which bank does not earn any exchange income)	Rs.200 per collection
c)	NOC Issuing charges for each Form E	Rs. 100/perform.
d)	NOC for entitlement against EE statements	Rs. 1,000 per NOC
4	Service Charges	
a)	Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account / Advance Payment.	Ps. 10 per Rs. 100/-Minimum Rs. 250/- or as per the arrangement approved by the Group Head IBG.
b)	Service Charges against export R&D Claim submission to SBP	RS.800/Flat, At the discretion of the Credit Division
5	Handling Charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAL	Minimum Rs.300/-or 0.25%of R&D claim (percase).
	Note:	
	Any charges in respect of export business other than above mentioned are not to be recovered. All State Bank of Pakistan punitive charges relating to delayed repatriation of funds will be debited to Customer Account.	

FINANCING/ADVANCES

A	FINANCING/ADVANCES	
1	Project examination fee (if required by client)	0.5% of the project facility requested
2	Commitment Fee/upfront fees (where applicable)	0.50%-1.00%(on sanction/renewal), if Customer fails to avail the facility provided in the Master Financing Agreement.
3	Legal & Administrative Fee	Actual
4	Miscellaneous Charges (documents, evaluation of security and maintenance thereof)	Actual
5	Replacement of securities (interim)	Rs. 1500 (flat)
6	To mark lien on securities not issued by us	Rs. 1000 (Service Charges)
7	Registration of Charge with Registrar of Securities and Exchange Commission of Pakistan (SECP).	Rs. 500 plus actual charges increased by the branch
8	CREDIT LINE PROPOSAL CHARGES	
i)	Fresh Fund & non fund based facilities	0.1% of the approved facility amount (Minimum Rs.1,000)- However, waiver/ reduction in the charges at the discretion of Regional Managers.
ii)	Renewal of Credit facilities (Fund and Non Fund based)	0.1% of the renewed amount (Minimum Rs.1,000), however for facilities of Rs. 10 M and above at the discretion of RMs
iii)	Encashment/Interim Revision of fund & non-fund based facilities	0.1% of the enhanced /revised amount (MinimumRs.1,000)
iv)	One Time Transaction (OTT) charges for fund & non Fund based facilities	0.1% of the OTT amount (Minimum Rs.1,000)- However, waiver/ reduction in the charges at the discretion of Regional Managers.
B	CHARGES OF ADVANCES AGAINST PLEDGE / HYPOTHECATION	however , for facilities of rs 10 m and above at the
1	Godown Inspection Charges (where applicable) when inspection is carried out by Bank Staff:	
	Within municipality limit or within a radius of 5 Km from Branch	a)Rs. 500 upto Rs. 1M facility b)Rs. 1000 over Rs. 1M facility
	Out Side, District limits	Rs. 1000 + Travelling Expenses (outside municipality)
2	Godown Inspection Charges (where applicable) when inspection is carried out by outside agencies	Actual plus Service Charges of Rs.500
3	Other incidental expenditure.(insurance, legal, etc)	Actual
4	Collection of coupon (on Government certificates issued by other banks/saving centers under lien to us)	Rs. 250 per coupon
5	Issuance of Delivery Orders against Import Murabaha Finance, and all goods under Pledge. (Where applicable)	Rs. 500/-
6	Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/Financial Industries.	Rs. 5000
7	Temporary financing due to non-payment on maturity date of acceptance liability, overdue IMF-TR/IMF-Pledge/FAPF/FAFB, any other liability arising out of unarranged/forced situation.	Penalty to be charged as per Financing Agreement and shall be credited to Charity Account.
C	GUARANTEES	
1	Guarantees issued to shipping companies in lieu of Bills of Lading, Airway Bills and Railway receipt	Rs.600/-Flat, against 100% cash margin.
2	Guarantees issued to Collector of Customs in lieu of payment of Export duty, which remains valid for 6 months.	As per applicable slab given in Annexure C
3	Guarantees fully secured against Deposits/100% Cash Margin.	As per applicable slab given in Annexure C
4	Other Guarantees: Based on volume during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts.	As per applicable slab given in Annexure C
5	Issued at other bank's request in Pakistan	As per arrangement with the customer approved by the sanctioning authority
6	Against Foreign Bank's Guarantees	As per arrangement with the customer approved by the sanctioning authority
7	Amendments of Guarantees	Rs.500per amendment

8	Increase in amount and or Extension in period	Commission as per item 1.d) above
9	Administrative fee (expired guarantees)	Rs. 500/-per quarter until the original guarantee is returned to the bank (not to be charged if 100 % cash collateral is held)

Note:		
	-Collecting agent charges, if the collecting bank is different, will be extra.	
	-Other "out-of-pocket" expenses will be charged at actual.	
D	ALFALAH CAR/ CORPORATE IJARAH	
1	Car Ijarah - Documentation/Processing charges	Rs. 4,000/=
2	Corporate Ijarah- Documentation/Processing charges	Actual or as per approval
3	Consumer Ijarah Home Appliances) - Documentation Charges	Actual
4	Car Ijarah Termination Charges : -	
	Consumer Car charges	I) Before completion of 1 year - 5% of principal outstanding. II) After completion of 1 year - 2% of principal outstanding * Can be changed at the discretion of the Group Head Islamic Banking
E	CORPORATE CAR CHARGES Termination	
	takes place -	
	in the First Year	5% of the principal outstanding
	in the Second Year	5% of the principal outstanding
	in the Third Year	4% of the principal outstanding
	in the Fourth Year	3% of the principal outstanding
	in the Fifth Year	2% of the principal outstanding
	Vehicle repossession charges	Actual incurred by the bank up to maximum of Rs. 75,000/-
F	ALFALAH MUSHARAKA HOMES	
1	Alfalaha Musharaka Homes- ProcessingCharges	Limit up toRs. 1.0 M Rs. 5,000/= Limit up to Rs 2.5 M Rs. 10,000/= Limit up to Rs. 5.0 M Rs. 12,500/= Limit up to Rs. 50.0 M Rs. 15,000/= Limit above Rs. 50.0 M. At the discretion of IBG
2	Documentation/ Mortgage charges	Actual
3	Alfalaha Musharaka Homes Termination Charges	5% of purchase price for BTF cases, at the discretion of IBG.
4	Income verification charges	Actual
5	Cheque Return Charges of Corporate Ijarah, Consumer Car Ijarah & Home Musharaka monthly installments	Minimum Rs.500/-or at the discretion of branch manager.
6	Late Payment Charges on Outstanding Period for overdue period	Charges on Late Payment against purchase of Musharaka Unit As per applicable rent rate for the overdue period
7	Adjustment of Plot Purchase under Home Musharika	Upto 5% of outstanding amount.