

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

	INTERNATIONAL BANKING	EXISTING
	A. IMPORTS	
	1. Letter of Credit Commission	
1.a)	Cash Letter of Credit Based on volumes during a calendar year/currency of limit(s) and arrangement with customer / group including allied accounts. In case of revolving LCs, LC commission should be charged on each shipment.	<u>First Quarter</u> <u>Each subsequent quarter</u> <u>(or part thereof)</u> <u>(or part thereof)</u> <u>Min</u> 0.20% - 0.6% 0.15%-0.30% Rs.1500/- Or as approved by the Credit and Collection Group.
1.b) i)	Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for period over one year.	Commission at the time of opening of Letter of Credit at the rate upto 0.40% per quarter or part thereof upto final payment, Commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding / reduced liability as per revised Schedule of Charges applicable as on date.
ii)	In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers / buyers credit on behalf of applicant.	Commission @ 1.6% per annum on reducing liability basis or as approved by the sanctioning authority.
1.c)	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.
1.d)	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.a) above.
1.e)	Letter of Credit Confirmation in case where the charges are on account of opener	At actuals including our incidental charges.
1.f)	Letter of Credit Cancellation	Rs.1,000/- plus SWIFT Charges
1.g)	Non-reimbursable Letters of Credit under Barter / Aid / Loans 1st Quarter Subsequent Quarter.	1% per quarter or part thereof Minimum Rs.1500 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500
1.h)	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 bills. (b) In addition, commission at the rate 0.125% per month or part thereof to be charged for any period beyond validity of LC.Minimum Rs.500/-. However, no commission to be charged if the maturity/ payment period of the bills falls within the period for which LC opening commission has already been recovered.
1.i) i)	Amendments	Rs.800 per amendment (flat)
ii)	Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs.800 per transaction plus commission as per item 1.a) 1.b) and 1.f) above.
1.j)	Form-I handling charges	Rs.25/- per form
	2. Import Bills (Under sight Letter of Credit)	
2.a)	Markup on Import Bills under Letter of Credit (On Daily Products from the date of negotiation / Date of debit authority)	Mark-up@ Rs.0.55/- per 1000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/ value date, wherever applicable OR as approved by the Credit & Collection Group.
2.b)	Mark-up on import bills under Usance Letter of Credit if not paid by the importer on maturity date	Mark-up@ Rs.0.60/- per 1000/- daily products on the bill amount shall be charged OR as approved by the Credit and Collection Group
2.c) i)	If 100% Margin in Current Account is blocked	No mark-up on Import Bill
ii)	Advance remittance to suppliers abroad against imports.	0.10% Minimum Rs. 1,000 plus Remittance charges
	3. Import Collection Bills	
3.a)	Handling charges	Rs.1,000(flat) in addition to correspondent charges as realized.
3.b)	Returned Unpaid	Rs.1,000 in addition to correspondent bank charges

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	A. IMPORTS	
	4. Import on Consignment Basis	
4.a)	Contract registration for import	
	Upto Rs.10 mln	} Min Rs.1500/- as per arrangement approved by the Credit and Collection Group
	Above Rs.10 mln	
4.b)	Handling Charges	Rs. 1000/-
	5. Other Charges	
5.a)	Postage	Rs. 150 or Actual. Whichever is higher.
5.b)	Courier Service	Upto Rs 1250 per application.
5.c)	SWIFT Messages	
	i) Full Text of Letters of Credit	Rs. 1,500/-
	ii) Brief Text of Letters of Credit	Rs. 600/-
	iii) Brief Text /Fax amendment of LCs / cancellation	Rs.500/-
5.d)	Obtaining credit reports on supplier from credit rating agency	Actual or Rs. 1000 per report whichever is higher.
5.e)	Correspondence Charges, if any will be recovered.	Actual
5.f)	Service charges against import transactions i.e. Import bill (PAD), Usance bills under Letter of Credits, collection and consignment basis.	0.1% flat Min Rs.750/- or as per arrangement as approved by the Credit and Collection Group
5.g)	Handling of discrepant documents presented under L/C	US\$ 50 (To be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).
5.h)	Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged / forced situation.	Mark-up@ Rs.0.60/- per 1000/- daily products on the bill amount shall be charged OR as per the arrangement approved by the Credit and Collection Group
5.i)	Non-Interest based LC transactions	a) Commission to be charged where no interest / mark-up is recovered on PAD, or as per the arrangement approved by the Credit and Collection Group b) In case substantial deposit is maintained in Current Account, Bank can allow opening of LC without recovering any charges, or as per the arrangement approved by the Credit and Collection Group
5.j)	Issuance of NOC to other Banks for Booking Foreign Exchange or effecting remittance under our L/C or registered contract.	Rs.1,000/- per NOC

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

- No mark-up will be charged on import bill if 100% cash margin is deposited in non-profit bearing account at the time of opening of Letter of Credit. Mark-up will also not be charged if 100% cash margin is deposited in non-profit bearing account before the date of negotiation. Cash margin held by the branch less than 100% will be ignored for the purpose of charging mark-up on bill amount from the date of negotiation till the date of lodgement. However, proportionate rebate on margin amount will be allowed while calculating mark-up from the date of lodgement till the date of retirement.

- Bank reserves the right to change the rate of mark-up at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan

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I	INTERNATIONAL BANKING	EXISTING
B.	EXPORT	
	1. Letters of Credit	
1.a)	Advising	Rs.1000 (flat)
1.b)	Amendment	Rs.700 per Amendment
1.c)	Confirmation	0.25% per quarter Min Rs.1,000 or as per arrangement approved by the sanctioning authority
1.d)	Transfer of Export Letter of Credit	Rs.1,000/-
1.e)	L/C pre-advice advising	Rs.1,000/-
	2. Export Bills	
2.a)	Documents sent to other banks for negotiation under restricted Letter of Credit	Rs.1,000 (flat)
2.b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts / Asian Clearing Union accounts.	Rs.1,000 (flat)
2.c)	Negotiation of Rupee bills under Export Letter of Credit	0.25% Minimum.Rs.500/- Mark-up @ Rs.0.45/day/Rs.1000 from the date of negotiation till the date of realization
	3. Collections	
3.a)	Clean financial instruments	Rs. 200 per collection
3.b)	Documentary (on which bank does not earn any exchange income)	Rs. 400 per collection
	4. Service Charges	
4.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.12 Per Rs.100/- . Minimum Rs.600/-
4.b)	Service Charges on Research & Development Support (RDS) claims of Exporter from SBP	Rs.1,500/- flat or as approved by Credit & Collection Group
4.c)	Discrepant documents charges	Minimum Rs.2,000/- Maximum 0.1% subject to ceiling of Rs.5,000/- plus courier charges or as per arrangement approved by Credit and Collection Group
4.d)	Clean documents charges	Minimum Rs.1,000/- Maximum 0.05% subject to ceiling of Rs.2,500/- plus courier charges or as per arrangement approved by Credit and Collection Group
4.e)	Handling fee for freight subsidy cases	Rs.200/- (Subject to change by EPB)
4.f)	Export development surcharge	0.10%, Minimum Rs.500/-
4.g)	Late realization Negotiation (Sight)	If proceeds not realized within 12 days then mark up @ Ps. 55 per Rs.1000/- per day is to be charged for any delay beyond 12 days or as per arrangements approved by Credit and Collection Group.
4.h)	Late realization Negotiation (Usance)	If proceeds are not realized on due date than mark up @ Ps.55 per Rs.1000/- per day is to be charged for any delay beyond three days from the date of maturity
4.i)	Late realization of Export proceeds against Negotiation / purchase/discounting (sight bills) in FE-25 Deposits.	If proceeds are not realized in our Nostro account within 12 days then penalty @ Libor + 3% is to be charged for any delay beyond 12 days or as per arrangements approved by Credit and Collection Group.
4.j)	Late realization of Export proceeds against Negotiation / purchase/discounting (Usance bills) in FE-25 Deposits.	If proceeds are not realized with in due date in our Nostro account then penalty @ Libor + 3% is to be charged for any delay beyond 3 days or as per arrangements approved by the Credit and Collection Group.
4.k)	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.	0.10%, Minimum Rs.1,000/-
4.l)	NOC issuing charges for each Form 'E'	Rs.100/- per form
4.m)	NOC for entitlement against EE statement	Rs.1,000/- per NOC

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 fund will be debited to Customer Account

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I	INTERNATIONAL BANKING	EXISTING
C.	INWARD/OUTWARD REMITTANCES (Foreign) AND CHEQUE PURCHASE	
1.a)	Outward T.T through Debit of Account Against surrender of Foreign Currency notes	US\$ 25 or equivalent PKR 0.003 (Also applicable if the Foreign Currency Account is funded with cash for onward remittance)
1.b)	Demand Draft through Debit of Account Against surrender of Foreign Currency notes.	US\$ 15 or equivalent PKR + SWIFT Charges 0.003 (Also applicable if the Foreign Currency Account is funded with cash for onward remittance).
1.c)	Issuance of duplicate FDD Cancellation of FDD/FTT/FMT	US\$ 10 or equivalent PKR plus Actual SWIFT Charges US\$ 10 or equivalent PKR plus Actual SWIFT Charges
1.d)	Inward: If proceeds are credited to an account maintained with us Others	Nil US\$ 5 or equivalent.
1.e)	Received from abroad or local bank's branches & where payment is demanded in Foreign Currency	Minimum US \$3 - Maximum US \$6 plus Actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds
1.f)	Home Remittance	Nil , if proceeds are credited to an account with us
1.g)	Others	Rs. 10 plus Money Order/Telegram charges
	D. FOREIGN BILLS PURCHASED / COLLECTION	
1.a)	Issuance (Traveller's Cheques) (Foreign Currency)	1% on amount of TCs sold Min Rs.200/-
1.b)	FCY Cheques/ Drafts/TCs sent on collection	0.20% plus actual postage charges (correspondent bank charges will be extra, if any)
1.c)	Registration of Student Case	\$100 first year, Renewal \$ 75
	2. Foreign Exchange Permits	
2.a)	Family Maintenance	Rs. 1,000 per transaction
2.b)	Studies Abroad	Rs. 1,000 per transaction
2.c)	SBP approvals for capital transfers, dividends, freight	Rs.1,500 per transaction plus remittance charges
2.d)	Other Approvals from SBP	Rs.1,500 per transaction plus remittance charges
	3. Other Charges	
3.a)	Unpaid Items	Rs. 200 or US \$ 5
3.b)	Correspondents Charges	Actual (if any will be recovered)
3.c)	Postage	Rs. 150 or Actual, whichever is higher.
3.d)	Courier Service	Rs. 1,250 or Actual, whichever is higher.
3.e)	Full Text Swift	Rs. 1,500 or Actual, whichever is higher.
3.f)	Brief Text Swift	Rs. 500 or Actual, whichever is higher.

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II.	DOMESTIC BANKING	EXISTING
	A. REMITTANCES (Domestic)	
1.a)	Pay Order	<p>Against Debit to account: Rs 50. Payorder Above Rs.1M - Free Against cash: 0.1% or Minimum Rs 200.</p> <p>PO for payment of fees/dues in favour of educational institution, HEC/Board etc. 0.50% of fees/dues or Rs.25 per instrument which ever is less Area Managers / Chief / Branch Managers are authorized to waive aforementioned charges at their discretion.</p>
1.b)	Cancellation of Pay Order	Rs.200(flat)
1.c)	Issuance of Duplicate Pay Order	Rs.200(flat)
1.d)	Issuance of Drafts, MTs, & TTs	
1.d(i)	Drawn on us:	Upto Rs.1Million Rs.50/- Above Rs.1 Million - Nil
1.d(ii)	Drawn on other banks:	
i)	Upto Rs. 10,000	0.25% Minimum Rs. 50
ii)	From Rs. 10,001 to Rs. 100,000	0.20% Minimum Rs. 100
iii)	From Rs. 100,001 to Rs. 1,000,000	0.10 % Minimum Rs. 200
iv)	From Rs. 1,000,001 to Rs. 2,000,000	0.075% Minimum Rs. 500
v)	Over Rs. 2,000,000	0.015% Minimum Rs 1,000
		<p>DD for payment of fees/dues in favour of educational institution, HEC/Board etc. 0.50% of fees/dues or Rs.25 per instrument which ever is less Area Managers / Chief / Branch Managers are authorized to waive aforementioned charges at their discretion.</p>
1.e)	If a Party Maintaining Average Monthly Balance of Rs 50,000 in a Current Account, No charges will be deducted for the issuance of PO,DD and TT drawn on any Bank Alfalah's Branch.	
1.f)	Cancellation of DDs / TTs	Rs. 200 (flat) per cancellation
1.g)	Issuance of Duplicate DD	Rs. 200 (flat) per item
1.h)	Issuance of SBP Cheque (if permissible by SBP)	Rs. 500 per Cheque

BANK ALFALAH LIMITED
Schedule of Bank Charges
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II.	DOMESTIC BANKING	EXISTING
B.	INLAND LETTERS OF CREDIT	
	1. Letter of Credit	
	1.a) Issuance Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts	<u>First Quarter</u> <u>Each subsequent quarter</u> (or part thereof) (or part thereof) Minimum 0.4% 0.4% Rs.1500/- or as approved by Credit and Collection Group.
	1.b) i) Amendments	Rs 800 (flat) per amendment
	ii) Amendment involving increase in amount and or extension in period of dispatch / delivery / negotiation.	Rs. 800 per amendment plus commission as per item number . 1.a) above.
	1.c) Advising	Rs.500/- flat per Letter of Credit
	1.d) Acceptance Commission	a) Rs. 500 (flat) per Bill charged at the time of retirement of bills. b) In addition, commission at the rate upto 0.125% per month for any period beyond the validity of Letter of Credit. Minimum Rs. 500
	1.e) Service charges on retirement of Sight/Usance bills	0.10% (flat) Minimum Rs. 500/- or as per the arrangement approved by the Credit and Collection Group
	1.f) Confirmation	0.25% per quarter or part thereof Minimum Rs.500
	1.g) Discrepancy charges in case of sight/usance bills under inland L/c	Rs.1,000/- flat.
	2. Collection	
	2.a) Documentary	0.30% Minimum Rs. 750 or as approved by the Credit and Collection Group.
	2.b) Clean (including cheques)	0.15% Minimum Rs. 100. Maximum Rs.5,000/- in case of cheque of Rs.5 million or more. No courier charges for cheques sent on collection to Banks situated in same Tehsil
	3. Purchase of Bills/Cheques etc.	
	3a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% Min Rs.200/- plus mark-up from the date of purchase to the date of payment and courier charges
	ii) Through branches of our bank	As per arrangement with the customer.
	3.b) i) Clean Bills/Trade Cheques	0.45% Min Rs.200/- plus mark-up from the date of purchase to the date of payment and courier charges
	ii) Through branches of our bank	As per arrangement with the customer.
	3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3(a) above Plus mark-up / Mark-down from the date of purchase till the date of payment:
	ii) Mark up if retired upto 21st day	46 paisas per Rs.1,000/- per day
	iii) Mark up if retired during next 210 days	55 paisas per Rs.1,000/- per day
		Or As per arrangement approved by the sanctioning authority
	3.d) Dividend Warrants etc.	0.60% Min Rs.50/-
	3.e) Negotiation at Sight	0.25% Min Rs.500/-
	3.f) Collection Charges for Usance Bills	0.40% per bill Min Rs.500/-
	4. Unpaid items	
	4.a) Returning Charges:	
	i) Documentary Bills	Rs. 200 per bill
	ii) Clean Bills	Rs. 200 per bill
	5. Other Charges	
	5.a) Collection agent charges.	Actual
	5.b) Postage	Rs.100
	5.c) Telex	Rs. 500 (full)
	5.d) Storage Charges	Rs. 50 per pack per day

Note

- Collecting agent charges, if the collecting bank is different, will be extra
- Other 'out-of-pocket' expenses will be charged at actual

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II.	DOMESTIC BANKING	EXISTING														
	FINANCES / ADVANCES															
	C. ADVANCES															
1.a)	Project examination fee	0.5% of project facility requested Or as arrangement approved by Credit and Collection Group														
1.b)	Interim Review / Processing Fee	Rs.1,000 (flat).														
1.c)	New Facility Initiation / Renewal of Facility (where applicable)															
i)	Commercial / Corporate borrower	Rs.5,000 (flat) or as per the arrangement approved by the Credit and Collection Group														
ii)	SME borrower	Rs.2,500 (flat) or as per the arrangement by the sanctioning authority														
iii)	Individual / non-commercial borrower	Rs.1,500 (flat) or as per the arrangement approved by the Credit and Collection Group														
1.d)	Commitment Fee / up-front fees	0.50% - 1.00% (on sanction / renewal) or as per the arrangement approved by sanctioning authority .														
1.e)	Legal & Administrative fee (Where legal advise is obtained)	As per Actual														
1.f)	Miscellaneous Charges (documents, evaluation of security, and maintenance thereof)	Actual														
1.g)	Replacement of securities (interim)	i) For cash / cash equivalent Rs.2,500 (flat) ii) For other securities Rs.5000 (flat)														
1.h)	To mark lien on securities not issued by us	Rs. 500 (Service Charges)														
1.i)	Registration of Charge with Registrar of Securities Exchange Commission of Pakistan.(SECP)	Rs. 500 plus Actual plus actual charges incurred by the branch														
	2. Charges for Advances Against Pledge/Hypothecation															
2.a)	Godown Rent	Actual														
2.b)	Godown Staff Salaries	Actual														
2.c) i)	Godown Inspection Charges when inspection is carried out by Bank Staff:															
-	Within municipality limit or within a radius of 5 km from Branch	a) Rs. 1,000 upto Rs. 10M facility b) Rs. 2,000 over Rs. 10M facility														
-	Outside,municipality limits	Rs.1000 +Travelling Expenses(outside municipality) OR as per arrangement approved by Credit and Collection Group														
2.c) ii)	Godown Inspection Charges when inspection is carried out by outside agencies															
2.c) ii (a)	Where inspection is carried out with in the same city	At Actuals														
2.c) ii (b)	For inspection of godowns / stocks located outside the city area (over 35 Km)	At Actuals														
2.d)	Other incidental expenditure.(insurance, legal , etc)	Actual														
2.e)	Collection of coupon (on Government certificates issued by other banks/saving centers under lien to us)	Rs. 1,000 per visit per site														
2.f)	Issuance of Delivery Orders against Finance against Imported Merchandise, Cash Credit and all goods under pledge. (Where applicable)	Upto Rs. 500/- or as approved by the Credit and Collection Group														
2.g)	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 finance from other Banks/Financial Institutions.	Upto Rs 10,000 or as approved by Credit and Collection Group.														
2.h) i)	Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation.	Mark-up@ Rs.0.60/- per 1000/- daily products on the bill amount shall be charged OR as approved by the Credit and Collection Group. Markup on overdue FE-25 Financing to be charged as per LIBOR +3%														
2h.ii)	Penalty for late payment of Mark-up	Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the due date during which the markup has not been serviced. This period will also include the fifteen day permissible period since markup was not serviced during that period. <table border="1"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.500,000</td> <td>Rs.250/-</td> </tr> <tr> <td>between Rs.500,001 and Rs.1,000,000</td> <td>Rs.500/-</td> </tr> <tr> <td>between Rs.1,000,001 and Rs.2,000,000</td> <td>Rs.1,000/-</td> </tr> <tr> <td>between Rs.2,000,001 and Rs.4,000,000</td> <td>Rs.2,000/-</td> </tr> <tr> <td>between Rs.4,000,001 and Rs.5,000,000</td> <td>Rs.5,000/-</td> </tr> <tr> <td>Above Rs.5,000,000/-</td> <td>Rs.10,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Upto Rs.500,000	Rs.250/-	between Rs.500,001 and Rs.1,000,000	Rs.500/-	between Rs.1,000,001 and Rs.2,000,000	Rs.1,000/-	between Rs.2,000,001 and Rs.4,000,000	Rs.2,000/-	between Rs.4,000,001 and Rs.5,000,000	Rs.5,000/-	Above Rs.5,000,000/-	Rs.10,000/-
Slab (markup due)	Penalty per day															
Upto Rs.500,000	Rs.250/-															
between Rs.500,001 and Rs.1,000,000	Rs.500/-															
between Rs.1,000,001 and Rs.2,000,000	Rs.1,000/-															
between Rs.2,000,001 and Rs.4,000,000	Rs.2,000/-															
between Rs.4,000,001 and Rs.5,000,000	Rs.5,000/-															
Above Rs.5,000,000/-	Rs.10,000/-															
2.i)	Business Commitment & Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit Line sanctioned in its favour, the bank reserves the right to recover compensatory commission maximum at the rate of 1.00%, to the extent of shortfall in business so committed to be routed through us or as approved by Credit and Collection Group.														
	3 Alfalah Karobar Finance															
i)	Processing fee (Up-front with LAF)	Rs.2,500/-														
ii)	Documentation Charges	Actual cost of revenue and special adhesive stamps														
iii)	Legal Charges	Actual charges of lawyers on the Bank's approved panel														
iv)	Property valuation charges	Actual charges of valuers on the Bank's approved panel														
v)	Business & Financial appraisal charges	Rs.5,000/- (flat)														
	4. Alfalah Milkhat Finance															
i)	Processing fee (Up-front with LAF)	Rs.7,500/- or 0.1% of the loan amount, whichever is higher														
ii)	Late Payment Charges	Rs.200/- per day after becoming overdue														
iii)	Documentation Charges	Actual cost of revenue and special adhesive stamps														
iv)	Legal Charges	Actual charges of lawyers on the Bank's approved panel														

v)	Property valuation charges	Actual charges of valutors on the Bank's approved panel
vi)	Business & Financial appraisal charges	At Actual
5. Alfalah Quick Finance		
i)	Processing Charges	Rs.1000/- per application
ii)	Renewal Charges	Rs.500/- per application
iii)	Late Payment Charges	Rs.200/- per day after 15 days of becoming due.

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II.	DOMESTIC BANKING	EXISTING
	FINANCES / ADVANCES	
D.	GUARANTEES	
1.a)	Guarantees issued to shipping companies in lieu of Bills of Lading , Airways Bill and Railway receipt	Rs. 1,500/- (flat) against 110% cash margin.
1.b)	Guarantees issued to Collector of Customs in lieu of payment of Export duty, which remains valid for 6 months	0.60% per quarter or part thereof Minimum Rs.1000 or as per the arrangement approved by Credit and Collection Group
1.c)	Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities,etc)	Against 100% cash margin & current account: Rs.750/- flat or as per the arrangement approved by the Credit & collection group
		Against collaterals other than 100% cash margin & current account: 0.25% per quarter . Minimum Rs.1,000/- or as per the arrangement approved by the Credit and Collection Group.
1.d)	Other Guarantees	0.40% per quarter. Minimum Rs.1,500/- or as per the arrangement approved by the Credit and Collection Group
1.e)	Issued at other bank's request in Pakistan	As approved by the Credit and Collection Group
1.f)	Against Foreign Bank's Guarantees	As approved by the Credit and Collection Group
1.g) i)	Amendments of Guarantees	Rs. 1,000 per amendment
ii)	Increase in amount and or Extension in period	Commission as per item 1.d) above

Note

- All Guarantees Issued by bank will contain specific amount and expiry date and a date by which the claims are to be lodged,except open ended Guarantee issued in compliance with SBP instructions.
- Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the Guarantees, whichever is later.

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II.	DOMESTIC BANKING	EXISTING
E.	SALE / PURCHASE OF SECURITIES, SAFE CUSTODY, ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS	
	1. Safe Deposit Locker	
1.a)	Fee for safe deposit lockers (to be recovered in advance or at commencement of the period yearly/half yearly/ quarterly as the case may be) i) Small ii) Medium iii) Large Depositor maintaining deposit monthly average balance of Rs. 2 million in current account or monthly average balance of US\$ 25,000 in current account or monthly average balance of Rs.3.5 million in saving account or monthly average balance of US\$ 50,000 in saving account will be provided free small locker for the period of six months.	<u>Rent</u> Rs. 2,000 per annum. RS.3,000 per annum Rs. 4,000 per annum.
1.b)	Key Deposit (in advance to be refunded on termination)	Rs. 2,000 per locker
1.c)	Breaking	Actual Cost of breaking Plus Rs.1,000 per locker
1.d)	Late Fee (Locker Rental)	Rs.50/- per month or part thereof or as per the discretion of Area Managers (BB & SME)
1.e)	Locker facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker each, wherever available, free of key deposit while rent will be 50% of the prescribed rate.
	2. Sale / Purchase of Securities	
2.a)	Sale / Purchase of shares	0.125% on the first Rs.10,000 of purchase price or cost thereof. Minimum Rs. 50 and 0.10% on amount exceeding Rs.10,000 or Minimum Rs.75
2.b)	Withdrawal Fee i) Withdrawal fee on shares/securities held in safe custody (to be recovered at time of withdrawal) ii) Withdrawal fee on Govt. securities where shares and/or securities sold are from those held in safe custody, either commission on sale of share securities as shown against item 2.a) or withdrawal fee, as shown against item (2b) (i) and (ii) whichever is higher, will be charged.	0.50% on the first Rs.10,000 of the paid up value Minimum Rs. 50 and 0.15% on amount exceeding Rs.10,000 Minimum Rs. 100 Rs. 5 per scrip
2.c)	Collection of profit/return and dividend	0.5% on the amount of interest/ return/dividend collected/paid including deposit certificate Issued by Government agencies Minimum Rs. 50
2.d)	Handling charges for (conserving renewal/consideration/subdivision of Govt. Securities.	Rs.25 per scrip, Rs.50 (flat) in case of Deposit Certificate issued by Government agencies
2.e)	Issuance of Rupee Travellers Cheque	Rs.10/- per RTC
	3. Articles in Safe Custody	
3.a)	Share custodial services of Central Depository Company of Pakistan Ltd.	Actual charges charged by CDC, plus 1.0% of share value on the first of every month or Ps. 5 per share each month, whichever is higher (payable up-front, in advance)
3.b)	Boxes & Packages	Rs. 1.00 per 100 cubic inches or any part thereof with a Minimum of Rs.200
3.c)	Envelopes	Rs. 0.50 per 25 square inches or any part thereof with a minimum of Rs. 100
	4. Issuance of Certificate for Safe Items	
4.a)	Issuance of Duplicate Securities	Rs. 1,000 (flat)

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

II.	DOMESTIC BANKING	EXISTING																											
5 (a)	CREDIT CARD OPERATIONS (VISA / MASTERCARD)																												
(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																											
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(iv)	Merchant Discount Charges	Upto 5% of Transaction amount																											
(v)	Visa Minicard Supplementary 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.																											
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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																											

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

II.	DOMESTIC BANKING	EXISTING
(ix)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-
(x)	Card replacement fee:	Rs.500/-
(xi)	Cheque return charges / Rejected Autopay service fee	Rs.800/-
(xii)	Duplicate statement charges:	Rs.200 (whenever 1 month old)

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

II.	DOMESTIC BANKING	EXISTING																											
(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/-																											
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xxx)	E-statement :	Rs. 50/- per month																											
xxxi)	Internet Charges :	Rs. 100/- (Per session)																											
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BANK ALFALAH LIMITED
Schedule of Bank Charges
For the Period January 2010 to June 2010

II.	DOMESTIC BANKING	EXISTING
		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:
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		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 fee	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 settlement	5% on balance amount or Rs.1000 whichever is
(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/-

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

II.	DOMESTIC BANKING	EXISTING
	5(c) CORPORATE CREDIT CARD	
(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:	
(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/-
	6. PREPAID CARD (PAYROLL / GIFT / VIRTUAL / TRAVEL CARD) (Change)	
i)	Card Issuance Fee	Rs. 100/-
(ii)	Card replacement fee:	Rs.500/-
(iii)	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-
(iv)	Cash Withdrawal	
a)	From Bank Alfalah's ATM	NIL
b)	From 1-Link member bank ATM	Rs.15/- per transaction
c)	From MNET ATM	Rs.15/- per transaction
d)	From Visa member bank ATM	Rs.500 or 3% of Cash withdrawal amount whichever is higher.
e)	From Non-Bank Alfalah's POS Machine	Rs.500 or 3% of Cash withdrawal amount whichever is higher.
(v)	Balance Enquiry:	
a)	From Bank Alfalah's ATM	NIL
b)	From 1-Link member bank ATM	NIL
c)	From MNET ATM	Rs.25/- per enquiry
d)	From Visa member bank ATM	Rs.25/- per enquiry
(vi)	Mobile PIN issuance Charges	Rs.10/- per PIN
(vii)	SMS Alert Fee	Rs. 30/- per month
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction
(ix)	Statement charges	Rs. 200 per month
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs 800
(xii)	Statement charges:	Rs.200 (whenever1 month old)
(xiii)	E-statement	Rs.50/- per month
(xiv)	Utility bill payment	i) Rs.30/- per utility bill (Below 5,000) ii) Rs.50/- per utility bill (Above 5,000)
(xv)	Reload Fee	Rs. 100 /-

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

II.	DOMESTIC BANKING	EXISTING
(xvi)	Internet Charges	Rs. 100/- (Per session)
(xvii)	Cheque Book Issuance Charges	Rs.300/-

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

II.	DOMESTIC BANKING	EXISTING
	7. DEBIT CARD:	
(i)	Card Issuance fee:	
	a) Basic card Issuance / Renewal fee	Rs 500
	b) Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-
	c) Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-
	d) Supplementary card Issuance / Renewal fee	Rs 500
	e) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-
	f) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-
(ii)	a) Basic Card replacement fee:	Rs.500
	b) Royal Platinum Debit Cards replacement fee	Rs. 1000/-
	c) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-
(iii)	Transaction retrieval fee:	Local Rs.350 and international Rs.800
(iv)	Cash withdrawal :	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs.15/- per transaction.
	c) From MNET ATM	Rs.15/- per transaction.
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.
	e) From Bank Alfalah's POS Machine	NIL
	f) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.
(v)	Balance Enquiry :	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	NIL
	c) From MNET ATM	Rs.5/- per enquiry
	d) From Visa member bank ATM	Rs.25 per enquiry
(vi)	Third Party Transfers Fee	
	a) Inter Bank Funds Transfer	Rs. 50/- per transaction
	b) Inter Branch Funds Transfer	Rs. 50/- per transaction
vii)	SMS Alert Fee	Rs.30/- per month
viii)	Virtual Card Issuance Fee	Rs. 100/-
(ix)	Plastic Card Insurance Charges	Rs. 300/- per Classic Debit Card Per Year Rs. 500/- per Gold Debit Card Per Year Rs. 2,500/- per Royal Platinum Debit Card Per Year
(x)	Royal Platinum Personal Accident Insurance Charges	Rs.700/- per Royal platinum Debit Card per year
(xi)	Utility bill payment	Rs.25/-per utility bill
	8. Alfalah Car Financing / Consumer Car Lease Finance	
i)	Processing & documentation charges per application	Rs. 4,000/-
ii)	Evaluation charges of pre owned and imported vehicles	Minimum of Rs.2,000/-
iii)	Registration Service Charges	Minimum of Rs.2,000/-
iv)	Premature Termination Charges • 12 or less instalments remaining • 24 to 13 instalments remaining • 36 to 25 instalments remaining • 60 to 37 instalments remaining	2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding
v)	Cheque return or rejected auto pay charges	Rs. 500/-
vi)	Penalty on late payment	Rs. 100 per day or maximum Rs. 1,000 per month
vii)	Penalty on late insurance premium	Rs. 300/- per month
viii)	Vehicle repossession charges	Actual incurred by the bank upto a maximum of Rs. 75,000/-
ix)	Survey charges for repossessed vehicle	Rs. 2,000/-
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month
xi)	Comprehensive insurance charges	Actual
xii)	Tracker installation charges	Actual
xiii)	Waiver for employees of the Companies in Category "A"	Mark-up waiver upto 1% below standard markup rates and upto 75% waiver on processing charges
xiv)	Waivers for Bank Alfalah Royal Car Finance (Priority Banking customers)	Markup waiver upto 0.5% below standard markup rates and upto 75% waiver on processing charges
xv)	Income Evaluator Charges Where ever applicable	Rs. 2,000/-
xvi)	Special promotion / alliance with auto manufacturers	Markup waiver upto 2% below standard mark up rates
	9. Royal Personal Finance	
i)	a) Processing Fee	Rs.1000/-
	b) Processing Fee for staff	Actual document cost
ii)	Pre-payment Fee	5% on Principal outstanding

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

II.	DOMESTIC BANKING	EXISTING
	iii) Penalty on late payment	Rs.200
	iv) Penalty on late insurance premium	Rs.200/- per month
	10 Consumer Durables Finance	
	i) Processing Fee	NIL
	ii) Other Charges	At Actuals
	iii) Late Payment Charges	Rs.200/-

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

II.	DOMESTIC BANKING	EXISTING
11.	Lease Finance (As per the arrangement with the customer)	
i)	Front End Fee	1% of Lease Amount or as approved by the sanctioning authority.
iii)	Documentation handling Charges / per sanction advice	Rs.3000/-
iii)	Termination Charges	
a)	Termination take place in the first year	5 % of the principal outstanding
b)	Termination take place in the Second year	5 % of the principal outstanding
c)	Termination take place in the Third year	4 % of the principal outstanding
d)	Termination take place in the Fourth year	3 % of the principal outstanding
d)	Termination take place in the Fifth year	2 % of the principal outstanding
(iv)	Commitment Charges for issuance of BAL letter of comfort	0.5% per calendar quarter on the amount of Letter of Comfort
(v)	Additional Lease Rentals	0.1% per day of the overdue rental amount
(vi)	Cheque Return Charges	Rs.250/- per cheque
12.	Alfalah Home Finance	
i)	Processing Fee	
a)	Upto Rs. 1.0 Million	Rs.5,000/-
b)	Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.10,000/-
c)	Above Rs. 5.0 Million to Rs. 10 Million	Rs.15,000/-
d)	Above Rs. 10 Million to Rs.25 Million	Rs.20,000/-
e)	Above Rs. 25 Million to Rs. 50.00 Million	Rs.30,000/-
ii)	Documentation Charges	At Actuals, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.
iii)	Late Payment Charges for Financed/Disbursed Loan amount	
a)	Upto Rs. 1.0 Million	Rs.500/- per late payment per month
b)	Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.1,000/- per late payment per month
c)	Above Rs. 5.0 Million to Rs. 10 Million	Rs.1,500/- per late payment per month
d)	Above Rs. 10 Million to Rs.25 Million	Rs.2,000/- per late payment per month
e)	Above Rs. 25 Million to Rs. 50.00 Million	Rs.3,000/- per late payment per month
iv)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)
v)	Early Settlement Penalty	5% if Paid within one year with own resources otherwise NIL after one year
vi)	Balloon / Partial payments	
	(Once in every 6 months/ maximum 2 allowed in a year; with a minimum and maximum transaction amounts of 10% & 20% of the outstanding balance respectively)	Balloon / Partial payments aggregating over & above 40% a year are allowed subject to payment of upto a 3% surcharge on adjusted amount
vii)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of outstanding amount
viii)	In case of delay in availing loan on the part of the borrower beyond one month of approval, the required reports mentioned below will be obtained at customer's cost. ECIB Report , valuation report (if required) ,data check report, Income estimation report (if applicable)	At Actuals
ix)	Fee for Revalidation of Mortgages Promising Letter, if the same is not converted in to a CLP/Formal Loan Approval, within one month of its issuance.	Rs. 2500/-
x)	Fee for issuance of Tax Certificates	Rs. 250/-
xi)	All related charges like;Duplicate Statement, Cheque Return Fee etc, as applicable in general banking are payable.	
xii)	Income Estimation wherever applicable / required	
a)	Up to Rs. 1.0 M	Rs.6,000/-
b)	Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.7,000/-
c)	Above Rs. 5.0 Million to Rs. 10 Million	Rs.8,000/-
d)	Above Rs. 10 Million to Rs.25 Million	Rs.9,000/-
e)	Above Rs. 25 Million to Rs. 50.00 Million	Rs.10,000/-

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

II.	DOMESTIC BANKING	EXISTING
	<p>These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/ affected. You may collect the latest copy of Schedule of charges from any of the nearest BAL branch. Taxes and excise duties levied by government are payable by the applicant / borrower</p>	

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

II.	DOMESTIC BANKING	EXISTING
	13. Alfalah Rural Finance	
	i) Processing Fee	
	a) Upto Rs.1.0M	Rs.1,000/-
	b) Above Rs.1.0M to Rs.3.0M	Rs.2,000/-
	c) Above Rs.3.0M to Rs.5.0M	Rs.5,000/-
	c) Above Rs.5.0 M to Rs.10M	Rs.10,000/-
	d) Above Rs.10M	Rs.15,000/-
	ii) Project examination fee	Maximum 0.5% of the project facility requested. Applicable to project financing only under non farm / non crop sector.
	iii) Commitment fee	0.5% on unutilized portion of sanctioned amount. Applicable to TF facilities only.
	iv) Legal Charges	Actual charges of lawyers on the bank's approved panel
	v) Property valuation	Actual charges of valuers on the bank's approved panel
	vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.
	vii) Late payment charges on delayed markup servicing after grace period of one month from due date (excepting Markup up payable by PDDC)	
	i) Amount of overdue markup upto Rs.50,000/-	Rs.500/- per month or part thereof
	ii) Amount of overdue markup exceeds Rs.50,000/- upto Rs.250,000/-	Rs.1000/- per month or part thereof
	iii) Amount of overdue markup exceeds Rs.250,000/-	Rs.2,000/- per month or part thereof
	viii) a) Late payment charges on delayed annual cleanup	
	b) Late payment of instalments (TF)	1% p.a. late payment charges to be recovered on the overdue amount for the overdue period at the time of cleanup / payment of instalment / rental
	c) Late adjustment of Paidawari Zarai Sahulat" DF	
	d) Late payment of rentals under LF	

Commission will not be recovered on purchase of newly floated securities, where it is not payable by the Government/ Agencies/ and from the subscribers to new share floatation.

- When orders for purchase/sale of share/securities are executed through the bank's other offices, all incidental expenses will be recovered in addition to commission/brokerage.

- The above charges are in addition to brokerage.

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

II.	DOMESTIC BANKING	EXISTING
F.	MISCELLANEOUS CHARGES	
	1. Balance Confirmation	
1.a)	Balance confirmation certificate	Rs.250 (flat)
1.b)	Balance confirmation to auditors	Rs.250 (flat)
	2 Duplicate Statements	
2.a)	Duplicate statements of accounts:	Rs.50 per statement or equivalent US\$ or FCA
2.b)	Duplicate Advice Charges	Rs. 25 per copy
	3. Cheques / Cheque Books	
3.a)	Issuance of New Cheque Book	Rs.5/- per leaf.
3.b)	New Cheque Book in lieu of lost one	Rs.250 plus Rs.5/- per leaf
3.c)	Stop payment of Cheques	Rs.200/- per cheque maximum Rs.1,000/- per request.
3.d)	Stop payment of lost Cheque Book	Rs. 800 or US \$ 10 or equivalent PKR for FCA
	4. Clearing	
4(a)	Pak Rupee Clearing	
i)	Same day clearing charges	Rs.150/- per instrument
ii)	Intercity clearing charges	Rs.150/- per instrument Intra city Free
iii)	Cheque Returned Unpaid	
	- Inward Clearing	Rs.350 per cheque. Area Managers / Chief/Branch Managers are authorized to waive aforementioned charges at their discretion.
	- Cash Cheques returned	Rs 300 per cheque
	- OBC return charges	Rs.100/- per OBC cheque return
4(b)	US\$ Clearing	
	- Outward Clearing	US\$ 10/- or Rs.800 per instrument plus actual postage charges
	- Inward Clearing returned	US\$ 10/- or Rs.800 per instrument plus actual postage charges Area Managers/ Chief / Branch Managers are authorized to waive afore-mentioned charges at their discretion.
	- Outward Clearing Returned	US\$ 10/- or Rs.800 per instrument plus actual postage charges
	5. Issuance, Retrieval, etc. of Statements / Certificates / Documents	
5.a)	Account Maintenance Certificate	Rs. 100 per certificate
5.b) i)	Certificate regarding profit and tax deducted during other financial years.	Rs. 100 per certificate
	ii) certificate of tax withheld on cash withdrawals	Rs. 100 per certificate
5.c)	Issue of other certificates	Rs. 200 per certificate
5.d)	Documents retrieval fee (subject to availability of record)	
	i) Upto 2 Years	Rs. 500 per document
	ii) Over 2 Years	Rs. 1000 per document
5.e)	Arrangement of stamp paper	Actual plus Rs. 100 (flat)
5.f)	Deposits obtained from Federal Govt, Provincial Govt, Public Sector Enterprises, autonomous bodies and other Govt Agencies, Bodies and Corporations.	Rates quoted and agreed between both parties.
5.g)	Purchase, Sale of PIBs being a primary dealer to and from customers of our branches.	0.050 paisa per Rs.100 face value of PIBs upto Rs.10 Million 0.020 paisa per Rs.100 face value of PIBs upto Rs.20 Million 0.007 paisa per Rs.100 face value of PIBs upto Rs.50 Million 0.003 paisa per Rs.100 face value of PIBs upto Rs.100 Million
5.h)	Service Charges for not maintaining average monthly balance: (Average Monthly Balance is defined as the average of each day-end deposits of the month)	
	i) Current Accounts Rs 5,000	Rs.50/- per month
	ii) Saving FCY Account FCY equivalent to Rs.10,000	Rs 50 or equivalent FCY per month
	iii) PLS Account/ Royal Profit Rs.5,000 **	Rs 50 per month
	iv) Alfalah Kifayat Account Rs.10,000/-	Rs.50/- per month
5.i)	Alfalah Kamyab Karobar Service Charges for not maintaining minimum daily balance of Rs.25,000/-	Rs.50/- per month
5.j)	BASIC BANKING ACCOUNT	
	Cash withdrawal	
a)	Two withdrawals per month by cheque	NIL
b)	Above two withdrawals per month by cheque	Rs.50/-per withdrawal
6)	Dormant Account	Rs.200/- activation charges (half-yearly)

** Following categories of PLS Accounts would be exempted from levy of Service Charges:
 Students, Staff, Mustahiqeen of Zakat, Employees of Government / Semi Government Institutions for Salary and Pension Purpose, Merchant accounts of Bank Alfalah Acquiring Business.
 Widows / Children of deceased employees of government / semi government,
 Institutions eligible for family pension / benevolent fund, grant