

BANK AFLALAH LIMITED
SCHEDULE OF CHARGES
AFGHANISTAN
JANUARY TO JUNE 2012

I. INTERNATIONAL BANKING		
A. IMPORTS		
1. Letter of Credit Commission		
1. a)	Issuance of Letter of Credit (Sight, Usance and Others) (Local / Foreign / Back to Back) Based on volumes during a calendar year/currency of limit(s) and arrangement with customer / group including allied accounts In case of revolving Letter of Credit, commission should be charged on each shipment	0.10% to 0.50% per Quarter (Minimum USD 300/-) or As Approved by Approving Authority
1. b)	Revalidation Commission	On expiry of LC when the same is validated revalidation commission will be recovered as is applicable for opening fresh LC as 1. a) above.
1. c)	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. d)	Letter of Credit Confirmation in case where the charges are on account of opener	At Actual including our Incidental Charges.
1. e)	Letter of Credit Cancellation	USD 100/- + SWIFT Charges
1. f)	Acceptance Commission If bills are to be drawn at Usance under Letter of Credits	a). USD 100/- at the time of acceptance. b). In addition, commission at the rate of 0.125% per month or part thereof to be charged for any period beyond validity of LC. (Minimum USD 100/-). However, no commission to be charged if maturity / payment period of the bills falls within the period for which LC issuance commission has already been recovered.
1. g)	i). Amendments	USD 50/- per Amendment + SWIFT Charges
	ii). Amendment involving increase in amount and on extension in period of shipment / negotiation	USD 50/- per Transaction + Commission as per 1. a) above.
2. Import Bills (Under Sight Letter of Credit)		
2. a)	Mark-up on Import Bills under Letter of Credit (On Daily Products from the date of negotiation / Date of debit authority)	03 Months LIBOR + 6.00% p.a. with floor of 12.50% p.a. or As Approved by Approving Authority.
2. b)	Mark-up on import bills under Usance Letter of Credit if not paid by the importer on maturity date.	17.50% p.a. or As Approved by Approving Authority.
2. c)	i). If 100% Margin in Current Account is Blocked	No Mark-up on Import Bills
	ii). Advance Remittance to Supplier abroad Against Imports	0.10% (Minimum USD 100/-) + SWIFT Charges
2. d)	i). Mark up rate on PAD on Sight LC	17.50% p.a. or As Approved by Approving Authority.
	ii). Advance Remittance to Supplier abroad Against Imports	0.10% (Minimum USD 100/-) + SWIFT Charges
3. Import Collection Bills		
3. a)	Handling charges	USD 100/- in addition to correspondent bank charges at actual
3. b)	Returned Unpaid	USD 100/- in addition to correspondent bank charges at actual
4. Import on Consignment Basis		
4. a)	Contract Registration for Import	0.10% (Minimum USD 200/-) or As Approved by Approving Authority.
4. b)	Handling Charges	USD 100/-
5. Other Charges		
5. a)	Postage	USD 100/- or Actual (Whichever is Higher)
5. c)	SWIFT Messages	USD 20/-
5. d)	Obtaining Credit Reports on Supplier	Actual + SWIFT charges (USD 20/-)
5. e)	Correspondence Charges, if any will be recovered.	At Actual
5. g)	Handling of Discrepant Documents Presented under LC.	US\$ 50/- (to be recovered from payment to presenting bank or as agreed with the customer).
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.	17.50% p.a. or As Approved by Approving Authority.
5. i)	Non-Interest based LC transactions	a) Commission to be charged where no interest / mark-up is recovered on PAD or as per Arrangement Approved by Approving Authority b) In case substantial deposit maintained in Current Account, bank can issue LC without recovering any charges, or as per Arrangement Approved by Approving Authority

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.



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I.	INTERNATIONAL BANKING	
B.	EXPORT	
1	Letters of Credit	
1. a)	Advising	USD 100/- Flat
1. b)	Amendment	USD 50/- Per Amendment
1. c)	Confirmation	@ 0.25% (Minimum USD 200/-) or as per Approving Authority
1. d)	Transfer of Export Letter of Credit	USD 100/- Flat
1. e)	LC Pre-Advice Advising	USD 100/- Flat
2	Export Bills	
2. a)	Documents sent to other banks for negotiation under restricted Letters of Credit	USD 100/- Flat
2. b)	Negotiation of Afghani (Currency) bills under Export Letter of Credit	0.25 % (Minimum USD 200/-)
3	Collections	
3. a)	Clean	0.20% (Minimum USD 30/-) + Courier Charges (At Actual)
3. b)	Documentary (on which bank does not earn any exchange income)	0.20% (Minimum USD 100/-) + Courier Charges (At Actual)
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.	0.20% (Minimum USD 100/-)
4. b)	Discrepant Documents Charges	0.20% (Minimum USD 100/-) + Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority.
4. c)	Clean Documents Charges	0.10% (Minimum USD 50/-) + Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority.
4. d)	Late Reliaization Negotiation (Sight / Usance)	03 Months LIBOR + 6.00% with Floor of 12.50% p.a. or as per Arrangement Approved by Approving Authority.
4. e)	Late Reliaization of Export Proceeds against Negotiation / Purchase / Discounting (Sight / Usance Bills)	03 Months LIBOR + 6.00% with Floor of 12.50% p.a. or as per Arrangement Approved by Approving Authority.

Note: Any charges in respect of export business other than above mentioned are not to be recovered.




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I. INTERNATIONAL BANKING		
C. INWARD / OUTWARD REMITTANCES (FOREIGN) AND CHEQUE PURCHASE		
1. a)	Outward T.T through Debit of Account	
	Upto USD 100,000/-	0.12% (Minimum USD 20/-) + SWIFT Charges (USD 10/-)
	USD 100,001/- and above	USD 0.10% + SWIFT Charges (USD 10/-)
	Against surrender of Foreign Currency Notes (Maximum Amount USD 5,000/-) (Only for the Bank Account Holders)	USD 20/- Flat + SWIFT charges (USD 10/-)
	For staff of corporate customers	USD 15/- Flat upto FTT amount of USD 20,000/- For FTT amount exceeding USD 20,000/- normal rates as above shall apply
1. b)	Demand Draft through Debit of Account	USD 15/- Flat + SWIFT charges (USD 10/-) + Postage charges
	Against surrender of Foreign Currency Notes.	USD 20/- Flat + SWIFT charges (USD 10/-)
		(Also applicable if the Foreign Currency Account is funded with cash for onward remittance)
1. c)	Issuance of duplicate FDD	USD 15/- Flat + SWIFT charges (USD 10/-) + Postage charges
	Cancellation of FDD / FTT / FMT	USD 20/- + SWIFT Charges (USD 10/-)
1. d)	Inward:	
	If proceeds are credited to an account maintained with us	Upto USD 5,000/- = Nil USD 5,001/- to USD 10,000/- = USD 5/- USD 10,001/- to USD 50,000/- = USD 10/- USD 50,001 to USD 100,000 = USD 15/- USD 100,001 to USD 500,000/- = USD 25/- USD 500,001/- and Above = USD 50/-
1. e)	Investigation, follow up or amendment charges	
1. f)	Amendment in FTTs already relayed	USD 5 plus SWIFT charges @ USD 10/-
1. g)	Discrepancy Charges, if discrepancy is not on behalf of BAL or its correspondent banks	USD 5/- @ USD 10/-
1. h)	Investigation Charges - Incoming Remittances	USD 5 plus SWIFT charges @ USD 10/-
1. i)	Investigation Charges by Correspondent Banks	At actual to be recovered from customers

Note:

- Waiver or concession in the above charges may be granted at the discretion of Country Head
- Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- Government Charges where applicable are in addition to above-mentioned charges.



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JANUARY TO JUNE 2012

I. INTERNATIONAL BANKING		
D. FOREIGN BILLS PURCHASED / COLLECTION		
1 a)	Purchase / Encashment of TCs / DDs (Foreign Currency)	@ 0.50% of Face Value (Minimum USD 15/-)
1 b)	Issuance of Traveler's Cheques (Foreign Currency)	1.00% of TC Amount (Minimum USD 25/-)
1. c)	FCY Cheques / Drafts / TCs Sent on Collection	0.20% (Minimum USD 30/-) + Postage Charges (At Actual) + Correspondent Bank Charges (If Any)
2. Other Charges		
2 a)	Unpaid Items	USD 15/- Flat + Postage Charges (At Actual)
2 b)	Correspondents Charges	At Actual (If any will be recovered)
2 c)	Postage	At Actual
2. e)	SWIFT Charges	USD 20/-

Note:

- The collection charges (1-c) are applicable per cheque/instrument
- These are standard charges and concessions may be granted at the the discretion of Branch Manager.
- Government Charges where applicable are in addition to mentioned charges.
- Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank reserves the right to make a charge on those accounts which involve unusual work .
- Quarter wherever mentioned in this SOC means 90 days.




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JANUARY TO JUNE 2012

II.	DOMESTIC BANKING	
A.	REMITTANCES (Domestic)	
1. a)	Pay Order	AFS 500/- Flat
1. b)	Cancellation of Pay Order	AFS 500/- Flat
1. c)	Issuance of Duplicate Pay Order	AFS 1,000/- Flat
1. d)	Issuance of Demand Drafts, MTs, & TTs	
	i). Upto AFS 500,000/-	0.25% (Minimum AFS 500/-)
	ii). From AFS 500,000/- to AFS 5,000,000/-	0.20% (Minimum AFS 1000/-)
	iii). From AFS 5,000,001/- to AFS 50,000,000/-	0.01 % (Minimum AFS 5,000/-)
	iv). From 50,000,001/- and above	0.00015% (Minimum AFS 7,500/-)
1. e)	Cancellation of DDs / TTs	AFS 500/- Flat
1. f)	Issuance of Duplicate DD	AFS 1,000/- Flat

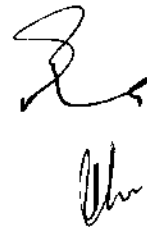



BANK AFLALAH LIMITED
SCHEDULE OF CHARGES
AFGHANISTAN
JANUARY TO JUNE 2012

II. DOMESTIC BANKING		
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	0.10% to 0.40% (Minimum USD 200/-) per Quarter
1 b)	i). Amendments	USD 100/- (Flat) per Amendment
	ii). Amendment involving increase in amount and / or extension in period of dispatch / delivery / negotiation.	USD 100/- per Amendment + Commission as per item 1 a) above
1 c)	Advising	USD 100/- (Flat) per Letter of Credit
1 d)	Acceptance Commission	a). USD 100/- (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 USD 50/-).
1 e)	Service Charges on Retirement of Sight / Usance Bills	USD 100/- or as per Arrangement Approved by Approving Authority
1 f)	Confirmation	Upto 0.25% per quarter or part thereof (Minimum USD 200/-)
1 g)	Discrepancy Charges incase of Sight / Usance Bills under Inland LC	AFS 500/- Flat
2. Collection		
2 a)	Documentary	0.10% Minimum AFS 1,500/- or as per Arrangement Approved by Approving Authority.
2 b)	Clean (including Cheques)	
3. Purchase of Bills / Cheques etc.		
3 a)	i) Documentary Bills other than those drawn against Letter of Credit	As per Arrangement with The Customer.
	ii). Through branches of our bank	As per Arrangement with The Customer.
3 b)	i). Clean Bills / Trade Cheques	As per Arrangement with The Customer.
	ii). Through branches of our bank	As per Arrangement with The Customer.
3 c)	i). Purchase of Usance Draft under Usance Letter of Credit	
	ii). Mark up if retired upto 21st day	As per arrangement with the customer.
	iii). Mark up if retired during next 210 days	
3 d)	Dividend Warrants etc.	As per arrangement with the customer.
3 e)	Negotiation at Sight	0.50% (Minimum USD 100/-)
3 f)	Collection Charges for Usance Bills	0.40% (Minimum USD 50/-)
4. Unpaid items		
4 a)	Returning Charges:	
	i). Documentary Bills	USD 10/- + Postage Charges (At Actual)
	ii). Clean Bills	USD 10/- + Postage Charges (At Actual)
5. Other Charges		
5 a)	Collection Agent Charges	At Actual
5 b)	Postage	At Actual

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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JANUARY TO JUNE 2012

II.	DOMESTIC BANKING	
C	FINANCES / ADVANCES	
1.	ADVANCES	
	New Facility Initiation / Renewal of Facility	
1 a)	Upto USD 50,000/- or AFS 2,500 M	USD 50/- or AFS 2,500/-
	Up to USD 100,000/- or AFS 5,000 M	USD 100/- or AFS 5,000/-
	Up to USD 500,000/- or AFS 25,000 M	USD 150/- or AFS 7,500/-
	USD 500,001/- & Above	USD 200/- or AFS 10,000/-
1 b)	Project Examination Fee (For Project Financing)	1.00% of Project Facility Requested or As per Arrangement Approved by Approving Authority.
1 c)	Interim Review / Processing Fee	USD 50/- or AFS 2,500/-
1 d)	Commitment / Up-Front Fees/ Arrangement Fee	As Agreed with The Customer
1 e)	For Facility upto USD 1,000,000/- or AFS 50,000,000/-	1.5% of the facility or as agreed with the customer
1 f)	For Facility above USD 1,000,000/- or AFS 50,000,000/-	1 % of the facility or as agreed with the customer
1 g)	Credit Worthiness Certificate / Letter of Comfort	0.5% of the facility confirmation or minimum USD 500/-
2.	Legal & Administrative Fee	To be recovered from Customer
2-a)	Legal Charges - 100% Cash backed facility	USD 50/- Flat
2-b)	Legal Charges - Non 100% Cash backed facility	0.1% of the approved limit or minimum USD 1,000/- or as agreed with the customer
2-c)	Legal Charges - LG Letter of Guarantee	USD 50/- Flat
2-d)	Miscellaneous Charges (Documents, Evaluation of Security and Maintenance thereof)	At Actual
1-e)	Replacement of Security (Interim)	USD 500/- or AFS 25,000/-
1-f)	To Mark Lien on Securities not Issued by us	USD 150/- or AFS 7,500/-
3.	Charges for Advances Against Pledge / Hypothecation	
3-a)	Godown / Warehouse Rent	At Actual
3-b)	Godown / Warehouse Staff Salaries	At Actual
3-c)	i). Godown / Warehouse Inspection Charges (When inspection is carried out by Bank Staff)	
3-d)	Within Municipality Limits or Within Radius of 5 km from Branch	USD 50/- or AFS 2,500/-
3-e)	Outside Municipality Limits or Beyond Radius of 5 KM of the Branch	Travelling Charges (At Actual) + USD 50 or AFS 2,500/-
3-f)	ii) Godown Inspection Charges (When inspection is carried out by outside agency)	At Actual
3-g)	Other Incidental Expenditure (i.e. Insurance, Legal Fees & etc.)	At Actual
3-h)	Issuance of Delivery Orders against Finance against Imported Merchandise, Cash Credit and all goods under pledge	USD 5/- or AFS 250/-
4	Other Charges	
4-a)	Temporary Financing due to non-payment on maturity date of acceptance liability, overdue FATR / FIM / FAPC / FAFB or any other liability arising out of unarranged / forced situation	Approved Markup Rate + 5.00% p.a. or as approved by the Approving Authority
4-b)	Penalty for Late Payment of Mark-up	USD 5/- or AFS 250/- per Day
4-c)	Overdue Loan Facility	Approved Markup Rate + 5.00% p.a.

- Default period shall commence after 10 days of the due date. Charges after lapse of the grace period shall be recovered retrospectively from the due date. In case of recovery within the grace period of 10 days no default charges shall be recovered.
- Processing fee (1-a) will be adjustable against Commitment/Arrangement fee
- IN case of 100% cash backed LG charges in (2-a) will not be applicable. In such case on LG Vetting Charges in (2-c) are applicable




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II. DOMESTIC BANKING		
FINANCES / ADVANCES		
D. GUARANTEES		
1. a)	Issuance of Bid Bond / Performance Bond / Financial Guarantee / Shipping Guarantee / Standby LG / or Any Other Guarantee	
	i) Secured Against 100% Cash Margin or Cash Collateral	0.10% to 0.50% (Minimum USD 50/- or AFS 2,500/-) per Quarter or As Approved by Approving Authority
	ii) Secured Against Any Other Security / Collateral	0.25% to 1% (Minimum USD 100/- or AFS 5,000/-) per quarter or as Approved by Approving Authority
1 b)	i) Amendment in Issued Guarantee	USD 10/- or AFS 500/- per Amendment
	ii) Increase in Amount and or Extension in Validity Period	Commission as per item 1.) above

Note:

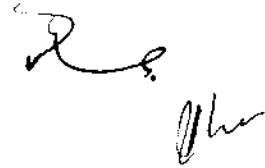
- All Guarantees Issued by bank will contain specific amount and expiry date and a date by which the claims are to be lodged.



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JANUARY TO JUNE 2012

II.	DOMESTIC BANKING	
	CONSUMER BANKING / FINANCE	
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 new year)	
	Small	USD 100 or AFS 5,000/- per Annum
	Medium	USD 200 or AFS 10,000/- per Annum
	Large	USD 300 or AFS 15,000/- per Annum
1 b)	Key Deposit (in advance to be refunded on termination)	USD 100 or AFS 5,000/- per Annum
1 c)	Breaking	USD 100/- or At Actual per Locker (Whichever is Higher)
1 d)	Late Fee (Locker Rental)	USD 5/- or AFS 250/- per Month or to be charged on the sole discretion of Country Manager.
1 e)	Locker Facility for Staff of Bank Alfalah Limited	Staff will be allowed one locker each, wherever available, free of key deposit while rent will be 25% of prescribed rate per annum

- Waiver or concessions in Fee for Safe Deposit Locker (1-a) may be granted at the the discretion of Branch Manager



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AFGHANISTAN
JANUARY TO JUNE 2012

II.	DOMESTIC BANKING	
F.	CONSUMER BANKING / FINANCE	
	CARD OPERATIONS	
	CREDIT CARDS	
1	Card Issuance	
1 a)	Classic Card	USD 30/-
1 b)	Gold Card	USD 60/-
2	Renewal Fee	
2 a)	Classic Card	USD 30/-
2 b)	Gold Card	USD 60/-
3	Re-Validation Commission	
3 a)	Classic Card	USD 30/-
3 b)	Gold Card	USD 60/-
4	Joining Fee	USD 15/-
5	Card Replacement Fee	USD 50/- Flat for Classic & Gold Card
7	Late Fee	USD 5/- or 10% of Minimum Amount (Whichever is Higher)
8	Cash Payment Processing Fee	USD 5/- Per Transaction
9	Merchant Discount Charges	Upto 5% of Transaction Amount
10	Cheque / Cash Pickup Fee	USD 5/-
11	Over Limit Fee	2% of Over Limit Amount or USD 20/- (Whichever is Higher)
12	Voucher Retrieval Fee	
	Local	USD 10/-
	International	USD 20/-
13	Cheque Return Charges or Rejected Autopay Service Fee	USD 10/-
14	Duplicate Statement Charges	USD 5/-
15	Credit Cover Premium	0.50% of Outstanding Amount
16	Arbitration Charges	USD 500/-
17	SMS Alert Fee	USD 5/- per Month
	DEBIT CARDS	
1	Card Issuance	USD 10/- or AFS 500/-
2	Card Replacement	USD 10/- or AFS 500/-
3	Card Renewal Fee	USD 10/- or AFS 500/-
3	Transaction Retrieval Fee	Local USD 10/- or AFS 500/- International USD 25/- or AFS 1,250/-
4	Annual Charges	USD 5/- or AFS 250/-
5	Cash Withdrawal	
5 a)	From Bank Alfalah's ATM	Nil
5 b)	From ATM of 1-Link Member Bank / With in Afghanistan	USD 5/- or AFS 250/- or 3.00% of Cash Withdrawn (Whichever is Higher)
5 c)	From ATM of VISA Member Bank	USD 5/- or AFS 250/- or 3.00% of Cash Withdrawn (Whichever is Higher)
5 d)	From POS Machine of Bank Alfalah Limited	USD 5/- or AFS 250/- per Transaction
5 e)	From POS Machine of Other Bank	USD 5/- or AFS 250/- or 3.00% of Cash Withdrawn (Whichever is Higher)
6	Balance Enquiry	
6 a)	From ATM of Bank Alfalah Limited	Nil
6 b)	From ATM of 1-Link Member Bank / With in Afghansitan	USD 2/- or AFS 100/-
6 c)	From ATM of VISA Member Bank	USD 2/- or AFS 100/-
6 d)	Mini Statement Print	USD 0.10 or AFS 5/-
6 e)	Mini Statement (SMS) Mobile	USD 1/- or AFS 50/-
6 f)	Balance Enquiry (SMS) Mobile	USD 1/- or AFS 50/-
7	Arbitration Charges	USD 500/- or AFS 25,000/-

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JANUARY TO JUNE 2012

II. DOMESTIC BANKING		
G. MISCELLANEOUS CHARGES		
1. Balance Confirmation		
1. a)	Balance Confirmation Certificate	USD 15/- or AFS 750/-
1. b)	Balance Confirmation to Auditors	USD 30/- or AFS 1,500/-
2. Duplicate Statements		
2. a)	Statement of Account:	USD 1/- or AFS 50/- per Statement
2. b)	Duplicate Advice Charges	USD 10/- of AFS 500/- per Copy
3. Cheques / Cheque Books Issuance		
Individual / Joint Accounts		
3. a)	Issuance of New Cheque Book	AFS 25 or USD 0.50 per leaf
3. b)	New Cheque Book (in Lieu of Lost One)	USD 10/- or AFS 500/- + New Cheque Book Charges as per item 3. a) above
All Accounts other than Individual/Joint Accounts		
3. c)	Issuance of New Cheque Book	AFS 10 or USD 0.20 per leaf
3. d)	New Cheque Book (in Lieu of Lost One)	USD 10/- or AFS 500/- + New Cheque Book Charges as per item 3. a) above
3. e)	Stop Payment of Cheque (All Accounts)	USD 10/- or AFS 500/- Per Instruction
3. f)	Stop Payment of Lost Cheque Book (All Accounts)	USD 15/- or USD 750/-
4. Clearing		
4. a ACSS Charges		
	i) Inward (Received From Other Banks)	Nil
	ii) Outward (to Other Banks)	
	Upto USD 1000/- or AFS 50,000/-	USD 2.50/- or AFS 125/- per Transaction
	USD 1001/- or AFS 25,001/- to USD 100,000/- or AFS 500,000/-	USD 5/- or AFS 250/- per Transaction
	Above USD 100,000/- or AFS 500,000/-	USD 10/- or AFS 500 per Transaction
4. b AFS /USD Cheque Return		
	Cheque Returned Unpaid	
	Inward Clearing	USD 5/- or AFS 250/- per Cheque
	Outward Clearing	USD 5/- or AFS 250/- per Cheque
	Cash Cheques Returned	USD 5/- or AFS 250/- per Cheque
4. c) EURO / GBP Clearing		
	Inward Clearing	AFS 750/- or Equivalent
4. d) EURO / GBP Clearing Return		
	Inward Clearing Returned	AFS 750/- or equivalent
	Outward Clearing Returned	AFS 750/- or equivalent
5. Issuance, Retrieval, etc. of Statements / Certificates / Documents		
5. a)	Account Maintenance Certificate	USD 20/- or AFS 1,000/- per Certificate
5. b)	Certificate regarding Profit and Tax Deducted during other Financial Years	USD 20/- or AFS 1,000/- per Certificate
5. c)	Issue of Certificates other than mentioned Above	USD 20/- or AFS 1,000/- per Certificate
5. d) Documents Retrieval Fee (Subject to Availability of Record)		
	i) Upto 6 months	Free
	ii) Upto 1 year	USD 1 of AFS 50/- per document
	i) Upto 2 Years	USD 5 of AFS 250/- per document
	ii) Over 2 Years	USD 10 of AFS 500/- per document
	ii) Over 2 Years	USD 10 of AFS 500/- per document
5. e)	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. f) 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). FCY Current / Saving Accounts USD / EURO / GBP 1,000/-	Nil
	ii) Current LCY Account AFS 50,000/-	Nil
	iii) PLS AFS Account AFS 25,000/-	Nil
	iv) AFS Royal Profit Account AFS 200,000/-	Nil
6. Communication		
6. a) Courier Charges		
	i) Inland	At Actual
	ii) Foreign	At Actual
6. b) A/c Statement via E-mail Charges		
	i) On One-Off Basis	USD 1/- or AFS 50 per Statement
	ii) On Weekly Basis	USD 5/- or AFS 250 per Month
	iii) On Daily Basis	USD 30/- or AFS 1,500/- per Month
1. c) Fax Charges		
	i). Inland	USD 2/- or AFS 100/- or At Actual (Whichever is Higher)
	ii). Foreign	USD 25/- or AFS 1,250/- or At Actual (Whichever is Higher)
1. d) Postage Charges		
	i). Inland	At Actual
	ii). Foreign	At Actual

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JANUARY TO JUNE 2012

7	Account Maintenance Fee	
7 a)	Accounts in Aghani	AFS 150/- per month
7. b)	Accounts in US Dollars	USD 3/- per month
7. c)	Accounts in Euro	Euro 2.5/- per month
7. d)	Accounts in GBP	GBP 2/- per month
8	Legal Expenses - Recoverable from customers	
8. a)	Customer Account related	AFS 10,000/- or USD 200/-
8. b)	Others customer related	AFS 10,000/- or USD 200/-
9	Cash Handling Charges against cheque Payment	
	AFS 5,000,000/- and above	0.01% or AFS 250 whichever is higher
	USD 100,000/- and above	0.01% or USD 5/- whichever is higher
	Euro 50,000/- and above	0.01% or Euro 4/- whichever is higher
	GBP 25,000/- and above	0.01% or GBP 3/- whichever is higher
10	Cash Handling Charges against Cash Receipt	
	AFS 10,000,000/- and above	0.01% or AFS 250 whichever is higher
	USD 200,000/- and above	0.01% or USD 5/- whichever is higher
	Euro 100,000/- and above	0.01% or Euro 4/- whichever is higher
	GBP 50,000/- and above	0.01% or GBP 3/- whichever is higher
11	Other Charges	
11 a)	Account Closing	USD 10/- or AFS 500/-
11. b)	Out of Pocket Expenses (not covered by Schedule of Charges)	At Actual
11. c)	Standing Instructions	USD 10/- of AFS 500/- per Instruction
11. d)	Default in Performing Standing Instruction due to lack of funds	USD 20/- or AFS 1,000/- per Transaction
11. e)	Foreign Currency (Cash Handling Services) For Cash Dollar Bill below USD 20/- Denomination	0.70% of the Actual Amount

Note:

- The Cash Handling Charges are only applicable to Individual/Joint Accounts and Accounts of Sarafs. Business/NGO accounts are exempted. Waiver and concessions may be granted by the Country Manager
- Small denomination Cash handling charges (11-e) will be taken in addition to Cash handling charges under (9) and (10)
- Government Charges where applicable are in addition to above-mentioned charges.
- Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers
- The Bank reserves the right to make a charge on those accounts which involve unusual work
- Quarter wherever mentioned in this SOC means 90 days

[Handwritten Signature]