

## BANK ALFALAH LIMITED

## Schedule of Bank Charges

Jan-June 2012

TRADE SERVICES		(January - June-2012)		
<b>A. IMPORTS</b>				
<b>1. Letter of Credit Commission</b>				
1.a) i)	Cash Letter of Credit			
	Based on volumes during a calendar year/currency of limit(s) and arrangement with customer / group including allied accounts.	Annual Volume (calendar year)	First Quarter (or part thereof)	Each subsequent qtr (or part thereof)
	'In case of revolving LCs, LC commission should be charged on each shipment.	Upto Rs.25M	0.60%	0.30%
		upto Rs.50M	0.45%	0.25%
		upto Rs.100M	0.30%	0.20%
		above Rs.100M	0.20%	0.15%
		Minimum charge Rs.1,500/- Or as approved by the Credit Group. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities		
1.a) ii)	LCs to be issued against 100% cash margin	As per arrangement with the customer		
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, Minimum Rs.2,000/- 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. / Minimum Rs.2,000/-		
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. <b>NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.</b>		
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.1,500/- plus SWIFT Charges		
1.g)	Non-reimbursable Letters of Credit under Barter / Aid / Loans			
	1st Quarter	1% per quarter or part thereof Minimum Rs.1500		
	Subsequent Quarter.	0.30% for each subsequent quarter or part thereof. Minimum Rs.2,000/-		
1.h)	<b>Acceptance Commission</b> If bills are to be drawn at Usance under Letters of Credits	a)Rs.750 per bill to be charged at the time of retirement of bills.  (b) In addition, commission at the rate 0.15% 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.1,000 per amendment (flat)		
	ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs.1,000 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		
<b>2. Import Bills (Under sight Letter of Credit)</b>				
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 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 <b>Incase of remittance against LC/contract no commission and only remittance charges to be recovered</b>		
<b>3. Import Collection Bills</b>				
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		
<b>4. Import on Consignment Basis</b>				
4.a)	Contract registration for import	<b>0.10% Min Rs.1,500/- or as approved by Credit Group</b>		
4.b)	Handling Charges	Rs. 1000/-		
<b>5. Other Charges</b>				
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 sanctioning authority
5.g)	Handling of discrepant documents presented under L/C	<b>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).</b>
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 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 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 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
6	<b>CLP Processing Charges, where LC or trade related limits are being proposed only</b>	<b>If a limit is primarily approved for a group where its group concerns are allocated sub-limits then the processing charges should be taken only once" i.e not for each company.</b>
6a)	<b>New facility/Enhancement</b>	upto Rs.10M - Rs.3,000 from Rs.10M to Rs.50M - Rs.4,000 from Rs.50M to Rs.100M - Rs.6,000 above Rs.100M - Rs.11,000 <b>or as approved by sanctioning authority</b>
6b)	<b>Renewal</b>	upto Rs.20M - Rs.2,500 from Rs.20M to Rs.50M - Rs.3,000 above Rs.50M - Rs.3,500 <b>or as approved by sanctioning authority</b>
6c)	<b>EOL/OTT</b>	<b>Rs.2,000</b>

**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

**BANK ALFALAH LIMITED**

**Schedule of Bank Charges**

**Jan-June 2012**

<b>I</b>	<b>TRADE SERVICES</b>	<b>(January - June-2012)</b>
<b>B.</b>	<b>EXPORT</b>	
	<b>1. Letters of Credit</b>	
1.a)	Advising	Rs.1000 (flat)
1.b)	Amendment	Rs.750 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/-
	<b>2. Export Bills</b>	
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
	<b>3. Collections</b>	
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
	<b>4. Service Charges</b>	
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.	<b>Paisas. 12 Per Rs. 100/- . Minimum Rs. 600/-</b>
4.b)	Service Charges on Research & Development Support (RDS) claims of Exporter from SBP	Rs.1,000/- flat or as approved by Credit 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 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 Group
4.e)	Handling fee for freight subsidy cases	Rs.200/- (Subject to change by EPB)
4.f)	Export development surcharge - Handling Fee	Rs.80/- (Subject to change by EPB)
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 Group.
4.h)	Late realization Negotiation (Usance)	If proceeds are not realized on due date than mark up @ <b>Ps.55</b> 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 + 4% is to be charged for any delay beyond 12 days or as per arrangements approved by Credit 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 + 4% is to be charged for any delay beyond 3 days or as per arrangements approved by the Credit 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

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**Jan-June 2012**

I	TRADE SERVICES	(January - June-2012)
	<b>C FOREIGN BILLS PURCHASED / COLLECTION</b>	
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% Min US\$ 5 plus actual postage charges (correspondent bank charges will be extra, if any)
1.c)	Registration of Student Case	\$100 first year, Renewal \$ 75 plus applicable remittance charges
	<b>2. Foreign Exchange Permits</b>	
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
	<b>3. Other Charges</b>	
3.a)	Unpaid Items	Inward: \$12 and Outward: \$10 or Rs.800
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.

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**

**Jan-June 2012**

<b>I</b>	<b>TRADE SERVICES</b>	<b>(January - June-2012)</b>
<b>D</b>	<b>INLAND LETTERS OF CREDIT</b>	
	<b>1. Letter of Credit</b>	
1.a)	Issuance	0.4% per Quarter or part thereof. Minimum Rs.1,500/- or as approved by Credit Group
1.b) i)	Amendments	Rs.1,000 (flat) per amendment
	ii) Amendment involving increase in amount and or extension in period of dispatch / delivery / negotiation.	Rs. 1,000 per amendment plus commission as per item number . 1.a) above.
1.c)	Advising	Rs.1,000/- 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.750/- or as per the arrangement approved by the Credit 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.
	<b>2. Collection</b>	
2.a)	Documentary	0.30% Minimum Rs. 750 or as approved by the Credit Group.
2.b)	Clean (including cheques)	0.15%, <b>maximum Rs.5,000</b> and Minimum Rs.100 for instruments drawn on cities where BAL has a branch, for other cities Minimum Rs.300. <b>No courier charges for cheques sent on collection to Banks situated in same Tehsil</b>
	<b>3. Purchase of Bills/Cheques etc.</b>	
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/-
	<b>4. Unpaid items</b>	
4.a)	Returning Charges:	
	i) Documentary Bills	Rs. 400 per bill
	ii) Clean Bills	Rs. 400 per bill
	<b>5. Other Charges</b>	
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

## Schedule of Bank Charges

Jan-June 2012

II	REMITTANCES	(January - June-2012)
<b>A</b>	<b>INWARD/OUTWARD REMITTANCES (Foreign) AND CHEQUE PURCHASE</b>	
1.a)	Outward T.T through Debit of Account	<b>US\$ 25 or eqv PKR plus SWIFT charges US\$ 5 or eqv PKR</b>
		0.3% will also be applicable if the Foreign Currency Account is funded with cash for onward remittance within last 15 days.
1.b)	Demand Draft through Debit of Account	<b>US\$ 15 or equivalent PKR + SWIFT Charges</b>
		0.3% will also be applicable if the Foreign Currency Account is funded with cash for onward remittance within last 15 days.
1.c)	Issuance of duplicate FDD	US\$ 10 or equivalent PKR plus Actual SWIFT Charges
	Cancellation of FDD/FTT/FMT	US\$ 10 or equivalent PKR plus Actual SWIFT Charges
	Stop payment of FDD	US\$ 5 or equivalent PKR plus Actual SWIFT Charges
1.d)	Inward:	
	If proceeds are credited to an account maintained with us	Nil
	Others	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	<b>Rs.50 plus Money Order/Telegram charges</b>
<b>B</b>	<b>REMITTANCES (Domestic)</b>	
1.a)	Pay Order	<b>Against Debit to account: Rs.75 upto Payorder of Rs.1M Payorder Above Rs.1M - Free Against cash: For customers : 0.1% or Minimum Rs. 750/- Non customers: 0.2% or Minimum Rs. 1,500/-</b>
	<b>PO for payment of fees/dues in favour of educational institution, HEC/Board etc.</b>	0.50% of fees/dues or Rs.25 per instrument which ever is less
1.b)	Cancellation of Pay Order	Rs.200(flat)
	Stop Payment of Pay Order	Rs.300(flat)
1.c)	Issuance of Duplicate Pay Order	Rs.200(flat)
1.d)	Issuance of Drafts, MTs, & TTs	
1.d(i)	<b>Drawn on us:</b>	Upto Rs.1Million Rs.75/- Above Rs.1 Million - Nil
1.d(ii)	<b>Drawn on other banks:</b>	
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
	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
1.e) i)	Cancellation of DDs / TTs	Rs. 200 (flat) per cancellation
ii)	Issuance of Duplicate DD	Rs. 200 (flat) per item
iii)	Stop Payment of DD	Rs.300/- per instrument
1.f)	Issuance of SBP / NBP Cheque (if permissible by SBP)	Rs. 500 per transaction
1.g)	RTGS Charges	
	Monday to Friday	9.30 am to 1.30 pm-- Rs. 220/- 1.30 pm to 3.00 pm --Rs. 330/- 3.00 pm to 4.00 pm --RS.550/- (Subject to Treasury approval)
	Saturday	9.30 am to 11.30 am--220/- 11.30 am to 12.30 pm--330/- (Subject to Treasury approval)

Note If a Party Maintaining Average Monthly Balance of Rs 100,000 in a Current Account, No charges will be deducted for the issuance of PO,DD and TT drawn on any Bank Alfalah's Branch.

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**

**Jan-June 2012**

III.	FINANCES / ADVANCES	(January - June-2012)
	<b>A ADVANCES</b>	
1.a)	Project examination/Term Loan Due Diligence fee	1.5% of project facility requested Or as arrangement approved by Credit Group
1.b)	Interim Review / Processing Fee	Rs.1,000 (flat).
1.c)	New Facility Initiation / Renewal of Facility (where applicable)	<b>If a limit is primarily approved for a group where its group concerns are allocated sub-limits then the processing charges should be taken only once" i.e not for each company.</b>
i)	Corporate borrower	<b>upto 0.01% (to be decided by the sanctioning authority)</b>
ii)	SME/Commercial borrower	<b>New facility/Enhancement</b> <b>upto Rs.5M - Rs.3,000</b> <b>from Rs.5M to Rs.10M - Rs.4,000</b> <b>from Rs.10M to Rs.50M - Rs.6,000</b> <b>from Rs.50M to Rs.100M - Rs.11,000</b> <b>above Rs.100M - Rs.16,000</b> <b>or as approved by sanctioning authority</b>
		<b>Renewals at Existing Level</b> <b>Renewals at Existing Level</b> <b>upto Rs.10M - Rs.3,000</b> <b>upto Rs.50M - Rs.4,000</b> <b>upto Rs.100M - Rs.6,000</b> <b>above Rs.100M - Rs.11,000</b> <b>or as approved by sanctioning authority.</b>
iii)	OTT/EOLs	<b>upto Rs.20M - Rs.3,000</b> <b>from Rs.20M to Rs.50M - Rs.4,500</b> <b>above Rs.50M - Rs.6,000</b> <b>or as approved by sanctioning authority</b>
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)	Actual charges incurred by the branch
	<b>2. Charges for Advances Against Pledge/Hypothecation</b>	
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 10 km from Branch	<b>Rs. 1,000/- (Flat)</b>
-	Outside,municipality limits	Rs.1000 +Travelling Expenses(outside municipality) OR as per arrangement approved by Credit 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 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/current assets for acquiring further finance from other Banks/Financial Institutions.	Upto Rs 10,000 or as approved by Credit 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 Group. Markup on overdue FE-25 Financing to be charged as per LIBOR +3%
2.h.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 grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. In case of partial payments relevant slab as per balance due shall be applicable.
		<b>Slab (markup due)</b>
		<b>Penalty per day</b>
		Upto Rs.500,000 Rs.200/-
		b/w Rs.500,001 and Rs.1,000,000 Rs.450/-
		b/w Rs.1,000,001 and Rs.2,000,000 Rs.1,000/-
		b/w Rs.2,000,001 and Rs.4,000,000 Rs.1,800/-
		b/w Rs.4,000,001 and Rs.5,000,000 Rs.2,750/-
		Above Rs.5,000,000/- Rs.5,000/-
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 Group
2j)	ECIB Report	<b>Rs 40/- per report (recoverable at the time of processing of fresh facilities OR at the time of renewal OR limit enhancement OR</b>
	<b>3 Alfalah Karobar Finance</b>	
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)
	<b>4. Alfalah Milkiat Finance</b>	
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 valuers on the Bank's approved panel
vi)	Business & Financial appraisal charges	At Actual
	<b>5. Alfalah Quick Finance</b>	
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.
	<b>6 EEZEE Finance</b>	
i)	Processing Charges	Rs.2,000/-
ii)	Renewal/Enhancement Charges	Rs.1,000/-
iii)	Late payment Charges	Rs.50/- per day to be recovered from 16th day after due date

**BANK ALFALAH LIMITED**  
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**Jan-June 2012**

III.	FINANCES / ADVANCES	(January - June-2012)								
D.	<b>GUARANTEES</b>									
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. The cash margin may be reduced to 100% by sanctioning authority in view of customer relationship								
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.1,500 or as per the arrangement approved by Credit Group								
1.c)	Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities,etc)	<b>Against 100% cash margin:Rs.750/- flat</b>								
		Against 100% Deposit Under Lien: Negotiable (Min. Rs.1,000/-)								
		Against collaterals other than 100% cash margin & current account: 0.30% per quarter . Minimum Rs.1,250/- or as per the arrangement approved by the Credit Group.								
1.d)	<b>Other Guarantees</b>	<table> <tr> <td>Annual Volume</td> <td>Pricing '1</td> </tr> <tr> <td>Upto Rs.50M</td> <td>0.40%</td> </tr> <tr> <td>Upto Rs.150M</td> <td>*min 0.35%</td> </tr> <tr> <td>Upto Rs.300M</td> <td>*min 0.30%</td> </tr> </table> <p>' Minimum Rs.1,500/- The above relaxtions from 0.40% per shall be allowed by sanctioning authority based on the cash margin % and other credit risk factors. For allowing such privilged rates the a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning auth</p>	Annual Volume	Pricing '1	Upto Rs.50M	0.40%	Upto Rs.150M	*min 0.35%	Upto Rs.300M	*min 0.30%
Annual Volume	Pricing '1									
Upto Rs.50M	0.40%									
Upto Rs.150M	*min 0.35%									
Upto Rs.300M	*min 0.30%									
1.e)	Issued at other bank's request in Pakistan	As approved by the Credit Group								
1.f)	Against Foreign Bank's Guarantees	<b>As approved by FID plus respective Group Head</b>								
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								
1.h)	Service Charges for handling claim lodgment against LGs by the beneficiary	Rs.2,500/- plus Actual								

**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.

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**Jan-June 2012**

IV	CONSUMER BANKING																												
A	VISA / Master Card	(January - June-2012)																											
<b>1</b>	<b>Credit Card Operations</b>																												
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2% per month (24% APR) on BTF Transactions																											
		<b>1.75% per month (21% P.A. flat rate) on SBS Transactions (APR 31.50% to 40.86%)</b> <b>SBS Factors &amp; APR details:</b>																											
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(iii)	Credit Card Dues On line payment charges	Rs.100/- per transaction																											
(iv)	Merchant Discount Charges	Upto 5% of Transaction amount																											
(v)	Visa Minicard Fee	Rs.500/- per card																											
(vi)	Cash Withdrawal Fee:																												
a)	Cash advance fee / Call & Pay fee:	Rs.750/- 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																											
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(xv)	Credit Cover Premium	<b>0.55% of outstanding amount</b>																											
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(xvii)	Visa Platinum / Titanium Priority Pass Fee:																												
a)	Annual Fee	US\$ 10.00																											
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(xviii)	SMS Alert Fee	Rs.50/- per month																											
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(xxiii)	Arbitration Charges	US\$ 500/-																											
(xxiv)	Insurance Plans Cancellation Charges (Life & Education Insurance Plan)	Rs. 100/-																											
xxvi)	Platinum Card Issuance Fee	Rs. 2,000/-																											
xxvii)	Platinum Supplementary Card Issuance Fee	Rs. 1,000/-																											
xxviii)	Platinum Card Upgradation Fee	Rs. 1,500/-																											
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(xvi)	SMS Alert Fee	Rs.50/- 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/-
(xxiv)	Reward Point Booklet Charges	Rs. 300/- (Per Book)
(xxv)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher
(xxvi)	Direct Debit Enrollment Fee	Rs. 200
<b>3 CORPORATE CREDIT CARD</b>		<b>New (Jan-Jun 2012)</b>
(i)	Service fee:	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions
(ii)	Late Fee:	Rs.1,000 or 10% of minimum amount whichever is higher
(iii)	Credit Card Dues On line payment charges	Rs.500/- per transaction
(iv)	Cash Withdrawal Fee:	
(a)	Cash advance fee	Rs.750/- 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.1,000/- whichever is higher
(vii)	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-
(viii)	Card replacement fee:	Rs.2,000/-
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.1,000/-
(xi)	Credit Cover Premium	<b>0.55% of outstanding amount</b>
(xii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)
(xiii)	Priority Pass Fee:	
a)	Annual Fee	US\$ 10.00
b)	Airport lounge Visit Fee	US\$ 31.80 per visit
(xiv)	SMS Alert Fee	Rs.50/- 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
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(xix)	Arbitration Charges	US\$ 500/-
(xxii)	Internet Charges	Rs. 100/- (Per session)
(xxiii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)
(xxiv)	Virtual Card Issuance Fee	Rs. 100/-
(xxv)	Annual Fee	1 to 5 cards - 2,500/-per card 6 to 10 cards - 1,500/-per card 11 to 15 cards - 1,000/per card 16 and above cards - 750/-per card <b>(No annual fee to be charged in the year, where Card Issuance Fee or Card Renewal Fee has been charged)</b>
(xxvi)	Card Renewal Fee	1 to 5 cards - 2,500/-per card 6 to 10 cards - 1,500/-per card 11 to 15 cards - 1,000/per card 16 and above cards - 750/-per card
(xxvii)	Card Issuance Fee	1 to 5 cards - 2,500/-per card 6 to 10 cards - 1,500/-per card 11 to 15 cards - 1,000/per card 16 and above cards - 750/-per card
(xxviii)	Direct Debit Enrollment Fee	Rs. 200
<b>4 PREPAID CARD</b>		<b>New (Jan-Jun 2012)</b>
4a	GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	
i)	Card Issuance Fee	Rs. 100/-
(ii)	Card replacement fee:	Rs.200/-
(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.300 or 3% of cash withdrawal amount, whichever is higher.
e)	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)	Mobile PIN issuance Charges	Rs.10/- per PIN
(vii)	SMS Alert Fee	Rs.50/- per month
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs 800
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)
(xiv)	Reload Fee	Rs. 100 /-
(xv)	Internet Charges	Rs. 100/- (Per session)
(xvi)	Cheque Book Issuance Charges	Rs.300/-
(xvii)	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
(xviii)	Arbitration Charges	US\$ 500/-
<b>4b PAYROLL / MERCHANT CARD</b>		<b>New (Jan-Jun 2012)</b>
i)	Card Issuance Fee	NIL
(ii)	Card replacement fee:	Rs.200/-
(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.300 or 3% of cash withdrawal amount, whichever is higher.
	e) 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)	Mobile PIN issuance Charges	Rs.10/- per PIN
(vii)	SMS Alert Fee	Rs.50/- per month
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs.800
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)
(xiv)	Internet Charges	Rs. 100/- (Per session)
(xv)	Cheque Book Issuance Charges	Rs.300/-
(xvi)	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
(xvii)	Arbitration Charges	US\$ 500/-
<b>5 DEBIT CARD:</b>		<b>New (Jan-Jun 2012)</b>
(i)	Card Issuance fee:	
	a) Supplementary card Issuance / Renewal fee	Rs 500
	b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-
	c) 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)	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.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.50/- per month
viii)	Virtual Card Issuance Fee	Rs. 100/-
(ix)	Plastic Card Insurance Charges	Rs. 300/- per Classic / AKK 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 (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)
(xii)	Priority Pass Fee:	
	a) Annual Fee	US\$ 10.00
	b) Airport lounge Visit Fee	US\$ 31.80 per visit
(xiii)	Annual Fee	Rs. 300/- per Classic / AKK Debit Card Per Year Rs. 500/- per Gold / AKF Debit Card Per Year Rs. 1,000/- per Royal Platinum Debit Card Per Year
(xiv)	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
(xv)	Arbitration Charges	US\$ 500/-

<b>B Alfalah Car Financing / Consumer Car Lease Finance</b>		<b>New (Jan-Jun 2012)</b>
i)	Processing & documentation charges per application	Rs. 4,000/-
ii)	Evaluation charges of pre owned and imported vehicles	Upto the maximum of Rs. 2,000/=
iii)	Registration Service Charges	Upto the maximum of Rs. 3,000/=
iv)	Premature Termination Charges <ul style="list-style-type: none"> <li>• 12 or less instalments remaining</li> <li>• 24 to 13 instalments remaining</li> <li>• 36 to 25 instalments remaining</li> <li>• 60 to 37 instalments remaining</li> </ul>	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 of Rs. 1,000 per month per installment
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	Upto the maximum of Rs. 2,000/=
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month
xi)	Comprehensive insurance charges	Cost at actual
xii)	Tracker installation <b>and monitoring</b> charges (if installed by the customer)	Cost at actual
xiii)	Tracker Management Charges (if installed by the Bank)	Upto the maximum of 2 % per annum of the value of the vehicle.
xiv)	Waiver for employees of the Companies in Category "A"	Mark-up waiver of upto 1% below standard markup rates and upto 75% waiver on processing charges
xv)	Waiver for existing Auto customers subject to satisfactory relationship and repayment in Auto finance	Upto 1 % below standard mark up rates.
xvi)	Income Evaluator Charges (if applicable)	Upto the maximum of Rs. 3,000/=
xvii)	Special promotion / alliance with auto manufacturers	Mark up waiver of upto 1 % below standard mark up rates.
<b>C Alfalah Home Finance</b>		<b>New (Jan-Jun 2012)</b>
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	6% if Paid within one year with own resources, and 3% after the first year.
vi)	Balloon / Partial payments	
	Maximum two allowed in a year with a minimum of 10% & maximum of 40% of the outstanding balance	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 the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: valuation report , Income estimation report.	At Actual
ix)	Fee for Revalidation of Mortgages Promising Letter, if the same is not converted in to a CLP/Formal Loan Approval, within two months of its issuance.	Rs. 2,500/-
x)	All related charges like;Cheque Return Fee etc, as applicable in general banking are payable.	
xi)	Income Estimation wherever applicable / required	up to Rs.10,000/- as per the size of the facility

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/ unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAL branch. All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower.

**“All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower”**

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**Jan-June 2012**

V	MISCELLANEOUS	(January - June-2012)
<b>A</b>	<b>SALE / PURCHASE OF SECURITIES, SAFE CUSTODY, ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT</b>	
	<b>1. Safe Deposit Locker</b>	
1.a)	Fee for safe deposit lockers	<u>(To be recovered in advance or at commencement of</u>
i)	Small	Rent Rs. 2,000/- per annum or life time free locker facility on deposit of Rs. 30,000/- Key Deposit. Refundable in case of
ii)	Medium	Rent Rs. 3,000/- per annum or life time free locker facility on deposit of Rs. 40,000/- Key Deposit. Refundable in case of
iii)	Large	Rent Rs. 4,000/- per annum or life time free locker facility on deposit of Rs. 50,000/- Key Deposit. Refundable in case of
		Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account or monthly average balance of Rs. 5 million or US\$50,000 in regular saving account or Alfalah Kifayat account or average monthly balance of Rs. 8million in Royal Profit account will be provided free Small / Medium locker for a year.
1.b)	Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of three years according to the size of the locker.
1.c)	Breaking	Actual Cost of breaking Plus Rs.1,000 per locker
1.d)	Late Fee (Locker Rental)	Rs.200/- per month or part thereof
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%
	<b>2. Sale / Purchase of Securities</b>	
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)	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
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	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 (consensing renewal/consideration/subdivision of	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
	<b>3. Articles in Safe Custody</b>	
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, which ever is higher (payable up-front,
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
	<b>4. Issuance of Certificate for Safe Items</b>	
4.a)	Issuance of Duplicate Securities	Rs. 1,000 (flat)
	<b>5. Investment Portfolio Securities</b>	
5.a)	Balance upto Rs.1million	Nil
	Balance above Rs.1million	Nil
5.b)	Transaction charges	Rs.300/- per transaction
5.c)	IPS Statement	quarterly free but on request Rs.100

- 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.

<b>B) MISCELLANEOUS CHARGES</b>		
<b>1. Balance Confirmation</b>		
1.a)	Balance confirmation certificate	Rs.250 (flat)
1.b)	Balance confirmation to auditors	Rs.500
<b>2 Statements/Advices</b>		
2.a)	<b>Statement of account on request (including</b>	Rs.35 per statement
2.b)	Duplicate Advice Charges	Rs.50 per copy
<b>3. Cheques / Cheque Books</b>		
3.a)	Issuance of New Cheque Book	CA (LCY/FCY) & AKK, Basic Banking: Rs.6/- per leaf. (waiver for AKK & CA-PKR as per product grid) Alfalah Kifayat: Rs.7/- per leaf Saving (LCY/FCY) & Royal Profit: Rs.8/- per leaf
3.b)	Form B charges	Rs.250 plus same as above new cheque book
3.c)	Stop payment of Cheques	Rs.300/- per cheque maximum Rs.1,000/- per request (if all cheques pertain to same cheque
3.d)	Stop payment of lost Cheque Book	Rs. 1,000 or US \$ 12 or equivalent PKR for FCA
<b>4. Clearing</b>		
<b>4(a) Pak Rupee Clearing</b>		
i)	<b>Same day clearing charges</b>	Rs.300/- per instrument
ii)	<b>Intercity clearing charges</b>	Rs.150/- per instrument Intra city Free
iii)	<b>Cheque Returned Unpaid</b>	
	- Inward Clearing (applies on Intercity Clearing as well)	Rs. 400/- per cheque.
	- Outward Clearing (excluding	<b>NIL</b>
	- Cash Cheques returned	Rs.400 per cheque
	- OBC return charges	Rs.200/- per cheque returned
	- Inward bill for collection, returned unpaid	Rs.400/- per cheque
<b>4(b) US\$ Clearing</b>		
	- Outward Clearing	US\$ 10/- or Rs.800 per instrument plus actual
	- Inward Clearing returned	US\$ 12 or Rs.1,000 per instrument plus actual
	- Outward Clearing Returned	US\$ 10/- or Rs.800 per instrument plus actual postage charges
<b>5. Issuance, Retrieval, etc. of Statements / Certificates / Documents</b>		
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	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 Million Rs.100 Million
5.h)	Service Charges for not maintaining requisite balance, as defined below for all products:	
i)	PKR Current Accounts & Alfalah Kamyab Karobar Rs 5,000 - monthly average balance	Rs.50/- per month
ii)	FCY Current Accounts (monthly average balance) USD 100 / EURO 100 / GBP 100 / JPY 5,000	Rs 50 or equivalent FCY per month
iii)	Saving LCY (account opening balance Rs.100)	Nil
iv)	Saving FCY Account USD/GBP/EUR 250 or JPY 10,000- minimum	NIL
v)	Royal Profit Rs.50,000/- average monthly balance	Rs.43 per month
vi)	Alfalah Kifayat Account Rs.10,000/- monthly minimum	Rs.43 per month
vii)	BBA (account opening balance Rs.1,000)	Nil
5.j)	<b>Basic Banking</b>	
	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	Nil

**\*\* Following categories of PLS Accounts (LCY) would be exempted from requirement of initial Deposits 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**

**\* For life time free lockers facility, minimum retention period is one year. If the locker is surrendered before one year, one year rental according to the size of the locker will be recovered before refunding the key deposit.**

**\*If the depositor do not maintain mentioned average balance criteria for Small / Medium free locker given for one year, annual rent will be recovered.**

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**Jan-June 2012**

V	MISCELLANEOUS	(January - June-2012)												
<b>F.</b>	<b>MISCELLANEOUS CHARGES</b>													
<b>6.</b>	<b>Communication</b>													
6.a)	Courier Charges													
i)	Inland	Rs. 100												
ii)	Foreign	Rs. 1250 or actual whichever is higher												
6.b)	Fax charges													
i)	Inland	Rs. 150 or Actual, which ever is higher												
ii)	Foreign	Rs. 250 or Actual, which ever is higher												
6.c)	Postage Charges													
	Inland	Rs.100												
	Foreign	Rs.200												
<b>7.</b>	<b>Other Charges</b>													
7.a)	Account Closing **	Rs. 200 (for lcy accounts) or US\$ 3 or eqv (for fcy accounts). NIL for PLS accounts												
7.b)	Out of pocket Expenses (not covered by Schedule of Charges)	Actual												
7.c) i)	Standing Instructions	<table border="0"> <tr> <td><b>frequency of transaction</b></td> <td><b>charges/instance</b></td> </tr> <tr> <td>upto 6 days</td> <td>Rs.100</td> </tr> <tr> <td>from 7-13 days</td> <td>Rs.200</td> </tr> <tr> <td>from 14 days - less than monthly</td> <td>Rs.250</td> </tr> <tr> <td>monthly &amp; above</td> <td>Rs.400</td> </tr> <tr> <td colspan="2">or eqv FCY for relevant slab</td> </tr> </table>	<b>frequency of transaction</b>	<b>charges/instance</b>	upto 6 days	Rs.100	from 7-13 days	Rs.200	from 14 days - less than monthly	Rs.250	monthly & above	Rs.400	or eqv FCY for relevant slab	
<b>frequency of transaction</b>	<b>charges/instance</b>													
upto 6 days	Rs.100													
from 7-13 days	Rs.200													
from 14 days - less than monthly	Rs.250													
monthly & above	Rs.400													
or eqv FCY for relevant slab														
7.c) ii)	Default in performing standing Instructions due to lack of funds	Rs.500												
7(d)	Online transaction charges	<p><b>Cash Transaction At Service Branch:</b></p> <p>a) <u>Current Account / Alfalah Kamyab Karobar:</u>  ' Within city: Free  ' Intercity: Free</p> <p>b) <u>Saving Account/Royal Profit / Alfalah Kifayat:</u>  ' Within city: Free  ' Intercity: Rs.150 for each deposit/withdrawal</p> <p><b>Online Clearing/ Funds Transfer transaction at Service Branch:</b></p> <p>a) <u>Current Account / Alfalah Kamyab Karobar/Alfalah Kifayat:</u>  ' Within city: Free  ' Intercity: Free</p> <p>b) <u>Saving Account/Royal Profit:</u>  ' Within city: free  ' Intercity: Rs.100</p>												
7(e)	C.I.B Report	Rs 40/- per report (recoverable at the time of processing of fresh facilities OR at the time of renewal OR limit enhancement OR through EOL & OTT)												
7(f)	Hold mail	Rs. 600/- p.a. , to be recovered at start of the year.												

**\*\* Following categories of PLS Accounts would be exempted from levy of Account closing 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**

**Note**

- These are our standard charges and concessions may be granted at the discretion of management.
- Excise duty & other government charges where applicable are in addition to mentioned charges.
  - The 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 three calendar months.

**THE TARIFF IS VALID FOR SIX MONTHS AND IS APPLICABLE TO ALL CONVENTIONAL BANKING BRANCHES IN PAKISTAN**