

ALFALAH DEBIT CARDS

Schedule of Charges

(Effective from January 01, 2012 to June 30, 2012)

The following Schedule of Charges is associated with your Alfalah VISA Debit Cards. Please make a note of the following so that you are fully informed of the charges on your Card.

• Card Issuance Fee:	
- Supplementary Card Issuance/Renewal fee	Rs. 500/-
- Supplementary Royal Platinum Debit Cards Issuance/Renewal Fee	Rs. 1000/-
- Supplementary Alfalah Karobar Finance Debit Card Issuance/Renewal Fee	Rs. 750/-
• Card Replacement Fee:	
- Basic Card replacement fee	Rs. 500/-
- Royal Platinum Debit Cards replacement fee	Rs. 1000/-
- Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-
• Voucher retrieval fee:	Local Rs. 350/- and International Rs. 800/-
• Cash Withdrawal:	
- From Bank Alfalah's ATM	NIL
- From 1-Link member bank ATM	Rs. 15/- per transaction
- From MNET ATM	Rs. 15/- per transaction
- From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
- From Bank Alfalah's POS Machine	NIL
- From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
• Balance Enquiry:	
- From Bank Alfalah's ATM	NIL
- From 1-Link member bank ATM	NIL
- From MNET ATM	Rs. 5/- per enquiry
- From Visa member bank ATM	Rs. 25/- per enquiry
• Third Party Transfers Fee:	
- Inter Bank Funds Transfer Fee	Rs. 50/- per transaction
- Inter Branch Funds Transfer Fee	Rs. 50/- per transaction
• SMS Alert Fee	Rs. 50/- per month
• Virtual Card Issuance Fee	Rs. 100/-
• Plastic Card Insurance Charges (per year)	Rs. 300/- per Classic / AKK Debit Card Rs. 500/- per Gold Debit Card Rs. 2,500/- per Royal Platinum Debit Card
• Royal Platinum Personal Accident Insurance Charges	Rs. 700/- per Royal Platinum Debit Card per year
• Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000/- through Call) Rs. 50/- per utility bill (above Rs. 5,000/- through Call)
• Priority Pass - Annual Fee	US\$10.00 per annum
• Priority Pass - Airport Lounge Visit Fee	US\$ 31.80 per visit
• Annual Fee (per year)	Rs. 300/- per Classic / AKK Debit Card Rs. 500/- per Gold/ AKF Debit Card Rs. 1,000/- per Royal Platinum Debit Card
• Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive Third currency transactions will be first converted into US Dollar as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.
• Arbitration Charges	US\$ 500.00

"These charges are subject to change on half yearly basis. You may collect the latest copy of Schedule of Charges from any of the nearest Bank Alfalah branch. All Govt. levies on all above charges or otherwise will be payable by the applicant/borrower."

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