

Schedule of Charges

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

• Card Issuance Fee	Rs. 100/-
• Card Replacement Fee:	Rs. 200/-
• 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 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
• Mobile PIN Issuance Charges	Rs. 10/- per pin
• SMS Alert Fee	Rs. 50/- per month
• Merchant Cash Advance Incentive/ call and pay fee	Rs. 25/-per transaction
• Acquiring bank charges	1% of cash advance amount
• Cheque return charges/ Rejected Autopay service fee	Rs. 800/-
• 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)
• Reload Fee	Rs. 100/-
• Internet Charges	Rs. 100/- (per session)
• Cheque Book Issuance Charges	Rs. 300/-
• 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.
• 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 BAL branch. All Govt. levies on all above charges or otherwise will be payable by the applicant/borrower.

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