

Schedule of Charges

(Effective from July 01, 2011 to December 31, 2011)

- 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/-
- Statement charges: Rs. 200/- (whenever 1 month old)
- Duplicate E-statement Rs. 50 per month (whenever 1 month old) (1st monthly duplicate e-statement or hard copy is free)
- 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 recovered from the applicant/borrower."

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