

**BANK ALFALAH LIMITED**  
**Schedule of Bank Charges**  
**For the Period July 2010 to December 2010**

<b>5 DEBIT CARD:</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.30/- per month
viii) Virtual Card Issuance Fee	Rs. 100/-
(ix) Plastic Card Insurance Charges	Rs. 300/- per Classic 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 ( For the period July 01, 2010 to December 31, 2010)	Rs. 300/- per Classic 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/-