

BANK ALFALAH LIMITED
Schedule of Bank Charges
For the Period January 2010 to June 2010

PREPAID CARD (PAYROLL / GIFT / VIRTUAL / TRAVEL CARD) (Change)		
i)	Card Issuance Fee	Rs. 100/-
(ii)	Card replacement fee:	Rs.500/-
(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 (Outside Pakistan)	Rs.500 or 3% of Cash withdrawal amount whichever is higher.
	e) From Non-Bank Alfalah's POS Machine (Outside Pakistan)	Rs.500 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.25/- 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. 30/- per month
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction
(ix)	Statement charges	Rs. 200 per month
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs 800
(xii)	Statement charges:	Rs.200 (whenever1 month old)
(xiii)	E-statement	Rs.50/- per month
(xiv)	Utility bill payment	i) Rs.30/- per utility bill (Below 5,000) ii) Rs.50/- per utility bill (Above 5,000)
(xv)	Reload Fee	Rs. 100 /-
(xvi)	Internet Charges	Rs. 100/- (Per session)
(xvii)	Cheque Book Issuance Charges	Rs.300/-