

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

<b>4   PREPAID CARD</b>	
<b>4a   GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD</b>	
(i) Card Issuance Fee	Rs. 100/-
(ii) Card replacement fee:	Rs.200/-
(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 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) 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/- whenever 1 month old
(x) Acquiring bank charges	1% of cash advance amount
(xi) Cheque return charges / rejected. Autopay service fee	Rs 800
(xii) Duplicate E-statement	Rs.50/- per month (whenever 1 month old) (First monthly statement is free)
(xiii) 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)
(xiv) Reload Fee	Rs. 100 /-
(xv) Internet Charges	Rs. 100/- (Per session)
(xvi) Cheque Book Issuance Charges	Rs.300/-
(xvii) 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
(xviii) Arbitration Charges	US\$ 500/-
<b>4b   PAYROLL / MERCHANT CARD</b>	
i) Card Issuance Fee	NIL
(ii) Card replacement fee:	Rs.200/-
(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 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) Mobile PIN issuance Charges	Rs.10/- per PIN
(vii) SMS Alert Fee	Rs. 30/- per month (if alerts are more than 5 in a month)
(viii) Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction
(ix) Statement charges	Rs.200/- whenever 1 month old
(x) Acquiring bank charges	1% of cash advance amount
(xi) Cheque return charges / rejected. Autopay service fee	Rs.800
(xii) Duplicate E-statement	Rs.50/- per month (whenever 1 month old) (First monthly statement is free)
(xiii) 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)
(xiv) Internet Charges	Rs. 100/- (Per session)
(xv) Cheque Book Issuance Charges	Rs.300/-
(xvi) 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
(xvii) Arbitration Charges	US\$ 500/-