

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

12. Alfalah Home Finance	
i) Processing Fee	
a) Upto Rs. 1.0 Million	Rs.5,000/-
b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.10,000/-
c) Above Rs. 5.0 Million to Rs. 10 Million	Rs.15,000/-
d) Above Rs. 10 Million to Rs.25 Million	Rs.20,000/-
e) Above Rs. 25 Million to Rs. 50.00 Million	Rs.30,000/-
ii) Documentation Charges	At Actuals, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.
iii) Late Payment Charges for Financed/Disbursed Loan amount	
a) Upto Rs. 1.0 Million	Rs.500/- per late payment per month
b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.1,000/- per late payment per month
c) Above Rs. 5.0 Million to Rs. 10 Million	Rs.1,500/- per late payment per month
d) Above Rs. 10 Million to Rs.25 Million	Rs.2,000/- per late payment per month
e) Above Rs. 25 Million to Rs. 50.00 Million	Rs.3,000/- per late payment per month
iv) Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)
v) Early Settlement Penalty	5% if Paid within one year with own resources otherwise NIL after one year
vi) Balloon / Partial payments	
(Once in every 6 months/ maximum 2 allowed in a year; with a minimum and maximum transaction amounts of 10% & 20% of the outstanding balance respectively)	Balloon / Partial payments aggregating over & above 40% a year are allowed subject to payment of upto a 3% surcharge on adjusted amount
vii) Adjustment of plot purchase Loan (Without Construction)	Upto 6% of outstanding amount
viii) In case of delay in availing loan on the part of the borrower beyond one month of approval, the required reports mentioned below will be obtained at customer's cost ; -ECIB Report -Valuation Report (if required) -Data Check Report -Income Estimation Report (if applicable)	At Actual
ix) Fee for Revalidation of Mortgages Promising Letter, if the same is not converted in to a CLP/Formal Loan Approval, within one month of its issuance.	Rs. 2500/-
x) Fee for issuance of Tax Certificates	Rs. 250/-
xi) All related charges like; Duplicate Statement, Cheque Return Fee etc, as applicable in general banking are payable.	
xii) Income Estimation wherever applicable / required	
a) Up to Rs. 1.0 M	Rs.6,000/-
b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.7,000/-
c) Above Rs. 5.0 Million to Rs. 10 Million	Rs.8,000/-
d) Above Rs. 10 Million to Rs.25 Million	Rs.9,000/-
e) Above Rs. 25 Million to Rs. 50.00 Million	Rs.10,000/-
These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/ affected. You may collect the latest copy of Schedule of charges from any of the nearest BAL branch. Taxes and excise duties levied by government are payable by the applicant / borrower	