



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JULY TO DECEMBER 2022

I.	INTERNATIONAL BANKING		Income GL
A.	IMPORTS		
1.	Letter of Credit Commission		
1. a)	Issuance of Letter of Credit (Sight, Usance and Others) (Local / Foreign / Back to Back). Based on volumes during a calendar year/currency of limit(s) and arrangement with customer / group including allied accounts In case of revolving Letter of Credit, commission should be charged on each shipment.	USD 2,750 or equivalent per quarter upto US\$ 500,000/- USD 3,500 or equivalent per quarter on USD 500,001/- to USD 1,000,000/- USD 4,000 or equivalent per quarter on USD 1,000,001/- and above. plus USD 200/- SWIFT charges to be recovered upfront or As Approved by Approving Authority.	PL52305
1. b)	Revalidation Commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as 1. a) above.	PL52306
1. c)	Transfer of Letter of Credit to New Beneficiary	When Letter of Credit is transferred to new beneficiary. Transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	PL52306
1.d)	Letter of Credit Confirmation in case where the charges are on account of opener	At Actual including our Incidental Charges.	Relevant Expense Code
1. e)	Letter of Credit Cancellation	USD 250/- flat + SWIFT Charges USD 20/-	PL52304
1. f)	Acceptance Commission If bills are to be drawn at Usance under Letter of Credits	a). USD 150/- at the time of acceptance. b). In addition, commission at the rate of 0.125% per month or part thereof to be charged for any period beyond validity of LC. (Minimum USD 150/-). However, no commission to be charged if the maturity / payment period of the bills falls within the period for which LC issuance commission has already been recovered.	PL52308
1. g)	i). Amendments	USD 150/- per Amendment + SWIFT Charges USD 75/- or commissions at the rate specified above in 1a. if amendment involves increase in amount or extension in period	PL52306
	ii). Amendment involving increase in amount and on extension in period of shipment / negotiation	USD 100/- per Transaction + Commission as per 1. a) above.	PL52306
2.	Import Bills (Under Sight Letter of Credit)		
2. a)	Mark-up on Import Bills under Letter of Credit (On Daily Products from the date of negotiation / Date of debit authority)	03 Months LIBOR + 6.00% p.a. with floor of 12.50% p.a. or As Approved by Approving Authority.	Relevant Markup Income Account
2. b)	Mark-up on import bills under Usance Letter of Credit if not paid by the importer on maturity date.	18% p.a. or As Approved by Approving Authority.	Relevant Markup Income Account
2. c)	i). If 100% Margin in Current Account is Blocked	No Mark-up on Import Bills	
	ii). Advance Remittance to Supplier abroad Against Imports	USD 200/- plus SWIFT Charges	PL52309
2. d)	i). Mark up rate on PAD on Sight LC	18% p.a. or As Approved by Approving Authority.	
	ii). Advance Remittance to Supplier abroad Against Imports	USD 200/- plus SWIFT Charges	PL52309
2.e)	Service charges against import transactions i.e Import bill (PAD) Usance bills under letter of credits, collection & consignment basis.	USD 100/- or as per arrangement as approved by the sanctioning authority.	PL55517
3.	Import Collection Bills		
3. a)	Handling charges	USD 150/- in addition to correspondent bank charges at actual	PL52314
3. b)	Returned Unpaid	USD 150/- in addition to correspondent bank charges at actual	PL55517
4.	Import on Consignment Basis		
4. a)	Contract Registration for Import	USD 200/- or As Approved by Approving Authority.	PL52305
4. b)	Handling Charges	USD 100/-	PL52314
5.	Other Charges		
5. a)	Postage	USD 125/- or Actual (Whichever is Higher)	Postage PL55507 Postage Foreign PL55581
5. c)	SWIFT Messages	USD 20/- for all others not separately mentioned	PL55510
5. d)	Obtaining Credit Reports on Supplier	USD 50/- or Actual (Whichever is Higher)	PL55506
5. e)	Correspondence Charges, if any will be recovered.	At Actual	USD15916X AFN15916X
5. g)	Handling of Discrepant Documents Presented under LC.	US\$ 100/- on each Set of Discrepant documents (to be recovered from payment to presenting bank or as agreed with the customer).	PL52310
5. h)	Temporary financing due to non-payment on maturity date of acceptance liability, overdue FATR / FIM / FAPC / FAFB, any other liability arising out of unarranged / forced situation.	18% p.a. or As Approved by Approving Authority.	Relevant Markup Income Account
5. i)	Non-Interest based LC transactions	a) Commission to be charged where no interest / mark-up is recovered on PAD or as per Arrangement Approved by Approving Authority. b) In case substantial deposit maintained in Current Account , bank can issue LC without recovering any charges, or as per Arrangement Approved by Approving Authority.	



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JULY TO DECEMBER 2022

I.	INTERNATIONAL BANKING		Income GL
B.	EXPORT		
1	Letters of Credit		
1. a)	Advising	USD 200/- Flat	PL52316
1. b)	Amendment	USD 100/- Per Amendment	PL52306
1. c)	Confirmation	1.80% per annum or as per Approving Authority	PL52315
1. d)	Transfer of Export Letter of Credit	USD 120/- Flat	PL52316
2	Export Bills		
2. a)	Documents sent to other banks for negotiation under restricted Letters of Credit	USD 120/- Flat	PL55517
2. b)	Negotiation of Afghani (Currency) bills under Export Letter of Credit	USD 250/- Flat	PL55517
3	Collections		
3. a)	Clean	USD 100/- plus Courier Charges (At Actual)	PL55517
3. b)	Documentary (on which bank does not earn any exchange income)	USD 150/- plus Courier Charges (At Actual)	PL55517
4.	Service Charges		
4. a)	Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account / Advance Payment.	USD 150/- Flat	PL55517
4. b)	Discrepant Documents Charges	USD 150/- plus Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority.	PL52310
4. c)	Clean Documents Charges	USD 100/- plus Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority.	PL52330
4. d)	Late Realization Negotiation (Sight / Usance)	03 Months LIBOR + 7.00% with Floor of 12.50% p.a. or as per Arrangement Approved by Approving Authority.	PL65036
4. e)	Late Realization of Export Proceeds against Negotiation / Purchase / Discounting (Sight / Usance Bills)	03 Months LIBOR + 7.00% with Floor of 12.50% p.a. or as per Arrangement Approved by Approving Authority.	PL65036

**BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JULY TO DECEMBER 2022**

I.	INTERNATIONAL BANKING		Income GL
C.	INWARD / OUTWARD REMITTANCES (FOREIGN) AND CHEQUE PURCHASE		
1	Outward T.T through Debit of Account		
1. a)	FTT	0.95% (Minimum USD 180/-) plus SWIFT Charges (USD 20/-)	PL52107 SWIFT Charges PL52105. For Manual Posting PL65053 SWIFT Charges PL55510
1. b)	Inquiry Charges - Outgoing Remittances Personal	USD 25 or actual (whichever is higher) plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
1. c)	Inquiry Charges - Outgoing Remittances Business	USD 25 or actual (whichever is higher) plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
1. d)	Inquiry Charges by Correspondent Banks	At actual to be recovered from customers	USD15916X AFN15916X
1. e)	FTT recall / return charges	USD 30 plus SWIFT charges (USD 20/-)	PL52102
2	Inward Remittances ITT		
2. a)	If proceeds are credited to an account maintained with us	Up to USD 1,000 = USD 10 USD 1,001 to USD 10,000 = USD 35 USD 10,001 to USD 100,000 = USD 75 USD 100,001 to USD 150,000 = USD 150 USD 150,001 to USD 250,000 = USD 250 USD 250,001 to USD 500,000 = USD 500 USD 500,001 to USD 1,000,000 = USD 1,000 USD 1,000,001 to USD 1,500,000 = USD 1,500 USD 1,500,001 to USD 2,000,000 = USD 2,000 USD 2,000,001 and above = USD 2,500	PL52110 For Manual Posting PL65053
2. b)	ITT recall / return charges	USD 25 plus SWIFT charges (USD 20/-)	PL52102
2. c)	Amendment in FTTs already relayed	USD 25 plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
2. d)	Discrepancy Charges, If discrepancy is not on behalf of BAL or its correspondent banks	USD 25 plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
2. e)	Inquiry Charges - Incoming Remittances Personal	USD 25 or actual (whichever is higher) plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
2. f)	Inquiry Charges - Incoming Remittances Business	USD 25 or actual (whichever is higher) plus SWIFT charges (USD 20/-)	USD15916X AFN15916X
2. g)	Inquiry Charges by Correspondent Banks	At actual to be recovered from customers	USD15916X AFN15916X
3	Gathering of Ultimate Beneficial Owner (UBO) information for Business Transactions (Where Beneficiary Credit Report not available)	USD 5/- per instance	USD15916X AFN15916X



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I.	INTERNATIONAL BANKING		Income GL
D.	FOREIGN BILLS PURCHASED / COLLECTION		
1. a)	FCY Cheques / Drafts / TCs Sent on Collection	Per Cheque / Instrument Charges 0.25% (Minimum USD 50/-) + Postage Charges (At Actual) + Correspondent Bank Charges (If Any).	Foreign PL65052 Local PL65051
2.	Other Charges		
2. a)	Unpaid Items	USD 25/- Flat + Postage Charges (At Actual)	PL55530
2. b)	Correspondents Charges	At Actual (If any will be recovered)	USD15916X AFN15916X
2. c)	Postage	At Actual	Postage PL55507 Postage Foreign PL55581
2. e)	SWIFT Charges	USD 20/- for all others not separately mentioned	PL55510



BANK ALFALAH LIMITED AFGHANISTAN
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II.	DOMESTIC BANKING	Income GL
A.	REMITTANCES (Domestic)	
1. a)	Pay Order	AFS 1,000/- Flat PL52101
1. b)	Cancellation of Pay Order	AFS 1,000/- Flat PL52102
1. c)	Issuance of Duplicate Pay Order	AFS 1,000/- Flat PL52103
1. d)	Issuance of Demand Drafts, MTs, & TTs	
	i). Upto AFS 500,000/-	0.25% (Minimum AFS 1,000/-) PL52101
	ii). From AFS 500,000/- to AFS 5,000,000/-	0.20% (Minimum AFS 2,000/-) PL52101
	iii). From AFS 5,000,001/- to AFS 50,000,000/-	0.01 % (Minimum AFS 5,000/-) PL52101
	iv). From 50,000,001/- and above	0.00015% (Minimum AFS 7,500-) PL52101
1. e)	Cancellation of DDs / TTs	AFS 1,000/- Flat PL52102
1. f)	Issuance of Duplicate DD	AFS 1,000/- Flat PL52103



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JULY TO DECEMBER 2022

II.	DOMESTIC BANKING		Income GL
B.	INLAND LETTERS OF CREDIT		
1.	Letter of Credit		
1. a)	Issuance Based on volumes during a calendar year / currency of limit(s) and arrangement with customer / group including allied accounts	USD 300/- per Quarter	PL52305
1. b)	i). Amendments	USD 150/- (Flat) per Amendment	PL52306
	ii). Amendment involving increase in amount and / or extension in period of dispatch / delivery / negotiation.	USD 150/- per Amendment + Commission as per item 1. a) above.	PL52306
1. c)	Advising	USD 200/- (Flat) per Letter of Credit	PL52316
1. d)	Acceptance Commission	1.60% per annum (Minimum USD 350/-)	PL52308
1. e)	Service Charges on Retirement of Sight / Usance Bills	USD 120/-	PL52314
1. f)	Confirmation	USD 220/-	PL52315
1. g)	Discrepancy Chargers incase of Sight / Usance Bills under Inland LC	AFS 1000	PL52310
2.	Collection		
2. a)	Documentary	AFS 2,000/	PL65051
2. b)	Clean (including Cheques)		PL65051
3.	Purchase of Bills / Cheques etc.		
3. a)	i). Documentary Bills other than those drawn against Letter of Credit	Per Arrangement Approved by Approving Authority.	PL52330
	ii). Through branches of our bank	Per Arrangement Approved by Approving Authority.	PL52330
3. b)	i). Clean Bills / Trade Cheques	Per Arrangement Approved by Approving Authority.	PL52330/ PL51500
	ii). Through branches of our bank	Per Arrangement Approved by Approving Authority.	PL52330/ PL51500
3. c)	i). Purchase of Usance Draft under Usance Letter of Credit		PL52330
	ii). Mark up if retired up to 21st day	Per Arrangement Approved by Approving Authority.	PL65034
	iii). Mark up if retired during next 210 days		PL65034
3. d)	Dividend Warrants etc.	Per Arrangement Approved by Approving Authority.	PL52621
3. e)	Negotiation at Sight	USD 150/-	Foreign PL52312 Local PL52365
3. f)	Collection Charges for Usance Bills	USD 100/-	PL52330
4.	Unpaid items		
4. a)	Returning Charges:		
	i). Documentary Bills	USD 20/- + Postage Charges (At Actual)	PL55530
	ii). Clean Bills	USD 10/- + Postage Charges (At Actual)	PL55530
5.	Other Charges		
5. a)	Collection Agent Charges	At Actual	Relevant Expense Code
5. b)	Postage	At Actual	PL55507/ PL55581



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II.	DOMESTIC BANKING		Income GL
C	FINANCES / ADVANCES		
1.	ADVANCES		
1. a)	New Facility Initiation / Renewal of Facility		
	Upto USD 50,000/- or AFS 5.000 M	USD 100/- or AFS 10,000/-	PL55563
	Up to USD 100,000/- or AFS 10.000 M	USD 150/- or AFS 15,000/-	PL55563
	Up to USD 500,000/- or AFS 50.000 M	USD 200/- or AFS 20,000/-	PL55563
	USD 500,001/- & Above	USD 3,000/- or AFS 300,000/-	PL55563
1. b)	Project Examination Fee (<i>For Project Financing</i>)	As per Arrangement Approved by Approving Authority.	PL55563
1. c)	Interim Review / Processing Fee	USD 100/- or AFS 11,200/-	PL55563
1. d)	Commitment / Up-Front Fees/ Arrangement Fee	As per Arrangement Approved by Approving Authority.	PL52019
1. e)	For Facility up to USD 1,000,000/- or AFS 100,000,000/-	USD 9,000 or equivalent or As per Arrangement Approved by Approving Authority.	PL55563
1. f)	For Facility above USD 1,000,000/- or AFS 100,000,000/-	USD 15,000 or equivalent or As per Arrangement Approved by Approving Authority.	PL55563
1. g)	Credit Worthiness Certificate / Letter of Comfort	USD 200/-	PL52019
2.	Legal & Administrative Fee (To be recovered from Customer)		
2-a)	Legal Charges - 100% Cash backed facility	USD 50/- Flat (cases where legal opinion / vetting is required)	Relevant Expense Code
2-b)	Legal Charges - Non 100% Cash backed facility	USD 1,000/-	Relevant Expense Code
2-c)	Legal Charges - LG Letter of Guarantee	USD 50/- Flat	Relevant Expense Code
2-d)	Miscellaneous Charges (Documents, Evaluation of Security and Maintenance thereof)	At Actual	Relevant Expense Code
2-e)	Replacement of Security (Interim)	USD 500/- or AFS 50,000/-	PL52607
2-f)	To Mark Lien on Securities not Issued by us	USD 150/- or AFS 15,000/-	PL52607
2-g)	DAB registration of Charge / mortgage related matters	AFS 1,000/- per service per transaction	Relevant Expense Code
3.	Charges for Advances Against Pledge / Hypothecation		
3-a)	Godown / Warehouse Rent	At Actual	Relevant Expense Code
3-b)	Godown / Warehouse Staff Salaries	At Actual	Relevant Expense Code
3-c)	i). Godown / Warehouse Inspection Charges (When inspection is carried out by Bank Staff)		Relevant Expense Code
3-d)	Within Municipality Limits or Within Radius of 5 km from Branch	USD 50/- or AFS 5,000/-	Relevant Expense Code
3-e)	Outside Municipality Limits or Beyond Radius of 5 KM of the Branch	Travelling Charges (At Actual) + USD 50 or AFS 5,000/-	Relevant Expense Code
3-f)	ii). Godown Inspection Charges (When inspection is carried out by outside agency)	At Actual	Relevant Expense Code
3-g)	Other Incidental Expenditure (i.e. Insurance, Legal Fees & etc.)	At Actual	Relevant Expense Code
3-h)	Issuance of Delivery Orders against Finance against Imported Merchandise, Cash Credit and all goods under pledge	USD 5/- or AFS 500/-	PL52607
4	Other Charges		
4-a)	Temporary Financing due to non-payment on maturity date of acceptance liability, overdue FATR / FIM / FAPC / FAFB or any other liability arising out of unarranged / forced situation	Approved Markup Rate + 5.00% p.a. or as approved by the Approving Authority	Relevant markup income code
4-b)	Penalty for Late Payment of Mark-up	USD 5/- or AFS 500/- per Day	PL52235
4-c)	Overdue Loan Facility	Approved Markup Rate + 5.00% p.a.	PL52235
4-d)	DAB PCR charges	At Actual + USD 10	PL55587



BANK ALFALAH LIMITED AFGHANISTAN
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II.	DOMESTIC BANKING		Income GL
	FINANCES / ADVANCES		
D.	GUARANTEES		
1. a)	Issuance of Bid Bond / Performance Bond / Financial Guarantee / Shipping Guarantee / Standby LG / or Any Other Guarantee		
	i). Secured Against 100% Cash Margin or Cash Collateral	1.50% per annum (Minimum USD 250/- or Equivalent AFS) or As Approved by Approving Authority	PL52395. For Manual Posting PL65049
	ii). Secured Against Any Other Security / Collateral	2.00% per annum (Minimum USD 250/- or Equivalent AFS) or As Approved by Approving Authority	PL52395. For Manual Posting PL65049
1. b)	i). Amendment in Issued Guarantee	USD 50 or AFS 5,000/- per amendment (Flat)	PL65049
	ii). Increase in Amount and or Extension in Validity Period	Commission as per item 1.a) above	PL65049
	iii). Duplicate LG issuance	USD 100 or AFS 10,000/-	PL65049
1. c)	Claim handling charges	USD 125/- or AFS 12,500/- or equivalent in Other Currencies	PL65049
1. d)	Advising	USD 200/- Flat	PL65049



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II.	DOMESTIC BANKING		Income GL
	CONSUMER BANKING / FINANCE		
E.	SALE / PURCHASE OF SECURITIES, SAFE CUSTODY, ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS		
1.	Safe Deposit Locker		
1. a)	Fee for safe deposit lockers (to be recovered in advance or at commencement of new year)		
	Small	USD 500/- per Annum or AFS 50,000/-	PL55512. For Manual Posting PL65065
	Medium	USD 750/- per Annum or AFS 75,000/-	
	Large	USD 1,000/- per Annum or AFS 100,000/-	
1. b)	Key Deposit (in advance to be refunded on termination)	USD 100 or AFS 10,000/- at the time of issuance of locker	AFN1281
1. c)	Breaking	USD 200/- or At Actual per Locker (Whichever is Higher)	PL55585
1. d)	Late Fee (Locker Rental)	USD 5/- or AFS 500/- per Month	PL55512
1. e)	Locker Facility for Staff of Bank Alfalah Limited	Staff will be allowed one locker each, wherever available, free of key deposit while rent will be 25% of prescribed rate per annum.	PL55512



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II. DOMESTIC BANKING		Income GL	
F. CONSUMER BANKING / FINANCE			
CARD OPERATIONS			
CREDIT CARDS			
1 Card Issuance			
1. a)	Classic Card	USD 60/-	PL55526
1. b)	Gold Card	USD 100/-	PL55526
2 Renewal Fee			
2. a)	Classic Card	USD 60/-	PL55526
2. b)	Gold Card	USD 100/-	PL55526
3 Re-Validation Commission / Card Replacement Fee			
3. a)	Classic Card	USD 60/-	PL55526
3. b)	Gold Card	USD 100/-	PL55526
4	Joining Fee	USD 50/-	PL55526
5	Late Fee	USD 20/- or 10% of Minimum Amount payable (Whichever is Higher)	PL55526
6	Cash Payment Processing Fee	Nil	
7	Merchant Discount Charges	Up to 5% of Transaction Amount	PL52025
8	Cheque / Cash Pickup Fee	USD 10/-	PL65060
9	Over Limit Fee	2% of Over Limit Amount or USD 20/- (Whichever is Higher)	PL55533
10 Voucher Retrieval Fee			
10. a)	Local	USD 15/-	PL55539
10. b)	International	USD 25/-	PL55539
11	Cheque Return Charges or Rejected Auto pay Service Fee	USD 15/-	PL55530
12	Duplicate Statement Charges	USD 20/-	PL55532
13	Credit Cover Premium	0.50% of Outstanding Amount	AFN144530 050
14	Arbitration Charges	USD 500/-	AFN144530 050
15	Service Fee	1.67% Per billing cycle	PL55602
1 DEBIT CARDS			
1. a)	Card Issuance	USD 30/- or AFS 3,000/-	PL55526
1. b)	Card Replacement	USD 30/- or AFS 3,000/-	PL55526
1. c)	Card Renewal Fee	USD 30/- or AFS 3,000/-	PL55526
Gold Card			
1. d)	Card Issuance	USD 50/- or AFS 5,000/-	PL55526
1. e)	Card Replacement	USD 50/- or AFS 5,000/-	PL55526
1. f)	Card Renewal Fee	USD 50/- or AFS 5,000/-	PL55526
1. g)	Transaction Retrieval Fee	Local USD 20/- or AFS 2,000/- International USD 50/- or AFS 5,000/-	PL55539
2 Cash Withdrawal			
2. a)	From Bank Alfalah ATM in Afghanistan	Nil	
2. b)	From ATM of other banks/ With in Afghanistan (when common switch / link becomes available in future)	USD 5/- or AFS 500/- or 3.00% of Cash Withdrawn (Whichever is Higher)	PL55528
2. c)	From ATM of VISA Member Bank	USD 5/- or AFS 500/- or 3.00% of Cash Withdrawn (Whichever is Higher)	PL55528
3 Balance Enquiry			
3. a)	From ATM of Bank Alfalah Limited	Nil	
3. b)	From ATM of Member Bank / With in Afghanistan (in future)	USD 2/- or AFS 200/-	AFN144310 050
3. c)	From ATM of VISA Member Bank	USD 2/- or AFS 200/-	AFN144310 050
3. d)	Mini Statement Print	USD 5/- or AFS 500/-	AFN144310 050
3. e)	Mini Statement (SMS) Mobile (in future)	USD 1/- or AFS 100/-	AFN144310 050
3. f)	Balance Enquiry (SMS) Mobile (in future)	USD 1/- or AFS 100/-	AFN144310 050
3. g)	Arbitration Charges	USD 500/-	AFN144310 050
4 Point of Sale Services			
4. a)	POS Joining	USD 200/-	PL52025
4. b)	POS Replacement	USD 100/-	PL52025
4. c)	POS Monthly	USD 50/-	PL52025

II. DOMESTIC BANKING		Income GL	
G. MISCELLANEOUS CHARGES			
1. Balance Confirmation			
1. a)	Balance Confirmation Certificate	USD 10/- or AFS 1,000/-	PL55573
1. b)	Balance Confirmation to Auditors	USD 40/- or AFS 4,000/-	PL55574
2. Duplicate Statements			
2. a)	Statement of Account:	No Charges	PL55532
2. b)	Duplicate Advice Charges	USD 10/- of AFS 1,000/- per Copy	PL55532
3. Cheques / Cheque Books Issuance			
Individual / Joint Accounts			
3. a)	Issuance of New Cheque Book	Cheque Book 25 leaf USD 18/- AFS 1,800/- Cheque Book 50 leaf USD 36/- AFS 3,600/- Cheque Book 100 leaf USD 72/- AFS 7,200/-	PL52003. For Manual Posting PL65070
3. b)	New Cheque Book (in Lieu of Lost One - Issuance on Form B)	USD 5/- or AFS 500/- + New Cheque Book Charges as per item 3. a) above	
All Accounts other than Individual/Joint Accounts			
3. c)	Issuance of New Cheque Book	Cheque Book 25 leaf USD 18/- AFS 1,800/- Cheque Book 50 leaf USD 36/- AFS 3,600/- Cheque Book 100 leaf USD 72/- AFS 7,200/-	PL52003. For Manual Posting PL65070
3. d)	New Cheque Book (in Lieu of Lost One - Issuance on Form B)	USD 5/- or AFS 500/- + New Cheque Book Charges as per item 3. c) above	
3. e)	Stop Payment of Cheque (All Accounts)	USD 5/- or AFS 500/- per cheque marked as Stopped (Maximum USD 15/- or AFS 1,500/-)	PL52002
3. f)	Stop Payment of Lost Cheque Book (All Accounts)	USD 15/- or AFS 1,500/- per cheque-book marked as Stopped	PL52002
4. Clearing			
4. a ACS/ RTGS Charges			
	i) Inward (Received From Other Banks)	USD 10/- or AFS 1,000/- per Transaction	PL52111/ PL65051
	ii) Outward (to Other Banks)	0.20% (Minimum USD 10/- or AFS 1,000/-) per transaction	PL52112/ PL65051
4. b AFS /USD Cheque Return			
	Cheque Returned Unpaid		
	Inward Clearing	USD 7/- or AFS 700/- per Cheque	PL55530
	Outward Clearing	USD 20/- or AFS 2,000/- per Cheque	PL55530
	Cash Cheques Returned	USD 10/- or AFS 1,000/- per Cheque	PL55530
4. c EURO / GBP Clearing			
	Inward Clearing	USD 10/- or Equivalent	PL52111/ PL65051
4. d EURO / GBP Clearing Return			
	Inward Clearing Returned	USD 10/- or Equivalent	PL55530
	Outward Clearing Returned	USD 10/- or Equivalent	PL55530
5. Issuance, Retrieval, etc. of Statements / Certificates / Documents			
5. a)	Account Maintenance Certificate	USD 30/- or AFS 3,000/- per Certificate	PL55570
5. b)	Certificate regarding Profit and Tax Deducted during other Financial Years	USD 30/- or AFS 3,000/- per Certificate	PL55571
5. c)	Issue of Certificates other than mentioned Above	USD 30/- or AFS 3,000/- per Certificate	PL55569
5. d)	Documents Retrieval Fee (Subject to Availability of Record)		
	i) Up to 1 year	USD 20/- of AFS 2,000/- per document	PL55576
	ii). Up to 2 Years	USD 30/- of AFS 3,000/- per document	PL55576
	iii). Up to 3 Years	USD 40/- of AFS 4,000/- per document	PL55577
	iv). Over 3 Years	USD 50/- of AFS 5,000/- per document	PL55577
5. e)	Deposits obtained from Federal Govt, Provincial Govt, Public Sector Enterprises, autonomous bodies and other Govt Agencies, Bodies and Corporations.	Rates quoted and agreed between both parties.	
6. Communication			
6. a) Courier Charges			
	i). Inland	Local Courier - Actual- Min AFS 200/-	PL55508. For Manual Posting PL65062
	ii). Foreign	Foreign - Actual- Minimum USD 125/-	PL55580
6. b) A/c Statement via E-mail Charges			
	i). On One-Off Basis	No Charges	PL55532
	ii). On Weekly Basis	No Charges	PL55532
	iii). On Daily Basis	No Charges	PL55532
6. c) Fax Charges			
	i). Inland	USD 5/- or AFS 500/- or At Actual (Whichever is Higher)	PL55509
	ii). Foreign	USD 30/- or AFS 3,000/- or At Actual (Whichever is Higher)	PL55509
6. d) Postage Charges			
	i). Inland	Local Courier - Actual- Minimum AFS 250/-	PL55507
	ii). Foreign	Foreign - Actual- Minimum USD 150/-	PL55581

7	Account Maintenance Fee		
7. a)	Accounts in Afghani	AFS 600/- per month	PL52095
7. b)	Accounts in US Dollars	USD 6/- per month	PL52095
7. c)	Accounts in Euro	Euro 5/- per month	PL52095
7. d)	Accounts in GBP	GBP 4/- per month	PL52095
8	Change / Amendment in Account - On Customer Request		
8. a)	Change in President / Vice President / By-laws	USD 20/- or AFS 2,000/-	PL52095
8. b)	Amendment / Change in title of account	USD 20/- or AFS 2,000/-	PL52095
8. c)	Amendment / Change in Address / Phone No	Nil	PL52095
8. d)	Signature Change / Addition through Mandate etc.	USD 5/- or AFS 500/-	PL52095
9	Cash Handling Charges against Cheque Payment		
	Withdrawal of AFS	Nil	PL65151
	Withdrawal of USD:- Up to USD 50,000/-	Nil	PL65151
	Withdrawal of USD:- 50,001/- and above	Nil	PL65151
	Withdrawal of Euro	Nil	PL65151
	Withdrawal of GBP	Nil	PL65151
10	Cash Handling Charges against Cash Receipt		
	Deposit of AFS	Nil	PL65151
	Deposit of USD	Nil	PL65151
	Deposit of Euro	Nil	PL65151
	Deposit of GBP	Nil	PL65151
11	Other Charges		
11. a)	Account Closing	USD 15/- or AFS 1,500/-	PL52001
11. b)	Out of Pocket Expenses (not covered by Schedule of Charges)	At Actual	
11. c)	Standing Instructions	USD 30/- of AFS 3,000/- per Instruction	PL52026
11. d)	Default in Performing Standing Instruction due to lack of funds	USD 50/- or AFS 5,000/- per Transaction	PL52026
11. e)	Salary disbursement Charges	USD 3.0 or AFS 300/- per posting / amendment	PL65151
11. f)	Amendment in Account Operating Instructions (Addition/Deletion of Signatory etc.)		
11. f i)	Individual / Joint Accounts	USD 5/- or AFS 500/-	PL52095
11. f ii)	All Accounts other than Individual/Joint Accounts	USD 20/- or AFS 2,000/-	PL52095
11. g i)	DAB Charges for Inter-provincial transfer of funds through ACSS	At Actual	PL65051
11. g ii)	Dormant Activation	Nil	PL52095
11. h)	Dormant Activation for Closure of Account	Nil	PL52095

- These are our standard charges and concession/waiver may be granted at the discretion of the Country Manager.
- Page 10 Point 1. Debit Card 1.a) 1.b) & 1.c) and Page 11 Point 3 - No Charges for BAFL staff only.
- Branch Management has the discretion to waiver/reduce charges applied vide Point No 2, 4a II & 6 on Page 11 and Point 7 & 8 on Page 12. However branch should hold record of justification for each waiver/reduction.
- For corresponding currencies, equivalent charges will apply at system revaluation rate. Where not mentioned separately, **USD 1 = AFS 100** will apply.
- Other out-of-pocket expenses will be charged at actual.
- Government charges, if applicable, are in addition to mentioned charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilization of 'Forward Cover' Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Page 7 Processing fee (1-a) will be adjustable against Commitment/Arrangement fee.
- Collecting bank/agent charges, if the collecting bank is different, will be extra.
- Page 7 Default period shall commence after 10 days of the due date. Charges after lapse of the grace period shall be recovered retrospectively from the due date. In case of recovery within the grace period of 10 days no default charges shall be recovered.

- In case of 100% cash backed LG Charges in (2-a) will not be applicable. In such case on LG Vetting Charges in (2-c) are applicable.
- For Guarantees in currencies other than Afghani currency; same day exchange rate will be applicable for conversion of the above charges.
- Charges for Guarantees over AFS.100 M shall attract additional service charges of AFS 5,000 per AFS 1 Million each (per quarter or part thereof) plus AFS 2,500/- for subsequent quarters.
- All Guarantees Issued by bank will contain specific amount and expiry date and a date by which the claims are to be lodged.

- Quarter wherever mentioned in SOC means three calendar months.