

BANK ALFALAH LIMITED			
WHOLESALE BANKING UNIT, BAHRAIN			
SCHEDULE OF CHARGES BANK ALFALAH, BAHRAIN.			
Jan - Jun 2023			
<b>1- INTERNATIONAL BANKING</b>			
<b>A. IMPORTS</b>	<b>Charges in USD</b>	<b>GL Code</b>	
<b>1 Imports Letter of Credit</b>			
1.1	Letter of Credit Opening Commission	0.40% TO 0.60% Per Quarter or or As arr	52305
1.2	Letter of Credit Revalidation Commission	as LC Opening Charges	52306
1.3	Transfer of Letter of Credit to New beneficiary+ SWIFT Chgs	USD:25/- + USD:25/-	52306
1.4	LC Confirmation Charges where	Actual + USD:25/- or or As arranged with	65079
1.5	Letter of Credit Cancellation Charges.+ SWIFT Chgs	USD:25/- + USD:25/-	52304
1.6	Acceptance Commission	0.125% per month	52308
1.7	LC Amendment + SWIFT Chgs	USD:25/- + USD:25/-	52306
1.8	LC Amendment Involving Increase in amount and extension in period of shipment/negotiation	Commission on Increase Amounts + SWIFT Chgs	52306
<b>2 Import Bills (Under sight Letter of Credit)</b>			
2.1	Markup on Import Bills under Letter of Credit (On Daily Products from the date of negotiation/date of debit authority)	As arranged with customer	Module based markup income account
2.2	Markup on Import Bills under Usance Letter of Credit if not paid by the importer on maturity date	As arranged with customer	Module based markup income account
2.3	If 100% Margin in Current Account is blocked	( No mark-up on Import Bill ) Transit period sight LC	
<b>3 Import on Collection Basis</b>			
3.1	Handling Charges	USD:50/-	65052
3.2	Returned Unpaid	USD:50/-	65052
<b>4 Import on Consignment Basis</b>			
4.1	Contract registration for Imports	0.40% Flat Min USD:25/-	52313
4.2	Handling Charges	USD:300/-	52314
<b>5 Other Charges</b>			
5.1	Courier Service	USD:25/-	65062
5.2	SWIFT Charges	USD:25/-	55510
5.3	Obtaining Credit Reports of supplier from Credit rating agency	actual	Relevant expense code
5.4	Correspondence Charges if any will be recovered	actual	55510
5.5	Service Charges against Import transaction i.e. Import Bill (PAD), Usance bills under Letter of Credits, collection and consignment basis.	0.10% Min USD:25/-	52309
5.6	Handling of discrepant documents presented under L/C	USD:75/-	52310
5.7	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.	On case to case basis as approved by management	Module based markup income account
5.8	Balance Confirmation Charges (Banks)	USD 80 /-or on Reciprocal basis.	55573
<b>B. EXPORT</b>			
<b>Charges in BHD</b>			
<b>1 Letter of Credit</b>			
1.1	Advising (BHD 30/-) Courier : BHD 10	BHD40 (Plus applicable VAT)	52316
1.2	Amendment (BHD 30/-) Courier : BHD 10	BHD40 (Plus applicable VAT)	TBO
1.3	Confirmation	Actual (As arranged)	TBO
1.4	Transfer of Export LC	BHD35 + BHD35+ BHD10	TBO
<b>2 Export Bills</b>			
2.1	Collection Service Charges	0.10% Min USD:25/- or As arranged with	55517
2.2	Late realization Export Proceeds against Negotiation / Late realization Negotiation (Usance) after due date	As arranged with customer	65036
<b>C- Letter of Guarantee</b>			
1.1	LG Commission	As arranged with customer	52395
<b>2- GENERAL BANKING</b>			
<b>1 Inward/Outward Remittance</b>			
1.1	Inward Remittance	NIL	
1.2	Outward Remittance Through SWIFT	USD:40/- Per FTT or as arranged with the Customer (\$25,\$15)	PL55510,PL52107
1.3	Outward Remittance Through Demand Draft	USD:40/- Per FDD or as arranged with the Customer	52103
<b>2 Account Opening</b>			
2.1	Balance maintained upto USD:10,000.00 (Saving + R.P AC)	NIL	
2.2	Balance maintained below USD:10,000.00 on Saving AC	NIL	
2.3	Balance maintained below USD:10,000.00 on Royal Profit AC	NIL	
Member	ALCO: Mr. Taymour Iqbal		
Member	ALCO : Mr. Fahad Shamim Ahmed		
Member	ALCO : Mr. Ayesha Khan		
Secretary	ALCO : Mr. Zeeshan Khalil		
Chairman	ALCO : Mr. Mustafa Subhani		