



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020

| | | |
|-----------|---|--|
| I. | INTERNATIONAL BANKING | |
| 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. | 0.55% per Qtr below US\$ 500,000/- 0.35% per Qtr on USD 500,001/- to USD 1000,000/- 0.25% per Qtr on USD 1000,001/- and above. (Minimum USD 400/-) plus USD 200/- SWIFT charges to be recovered upfront or As Approved by Approving Authority. |
| 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. |
| 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. |
| 1.d) | Letter of Credit Confirmation in case where the charges are on account of opener | At Actual including our Incidental Charges. |
| 1. e) | Letter of Credit Cancellation | USD 250/- flat + SWIFT Charges USD 20/- |
| 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. |
| 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 |
| | ii). Amendment involving increase in amount and on extension in period of shipment / negotiation | USD 100/- per Transaction + Commission as per 1. a) above. |
| 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. |
| 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. |
| 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 | 0.15% (Minimum USD 200/-) + SWIFT Charges |
| 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 | 0.15% (Minimum USD 200/-) + SWIFT Charges |
| 2.e) | Service charges against import transactions i.e Import bill (PAD) Usance bills under letter of credits, collection & consignment basis. | 0.10% (Minimum USD 100/-) or as per arrangement as approved by the sanctioning authority. |
| 3. | Import Collection Bills | |
| 3. a) | Handling charges | USD 150/- in addition to correspondent bank charges at actual |
| 3. b) | Returned Unpaid | USD 150/- in addition to correspondent bank charges at actual |
| 4. | Import on Consignment Basis | |
| 4. a) | Contract Registration for Import | 0.10% (Minimum USD 200/-) or As Approved by Approving Authority. |
| 4. b) | Handling Charges | USD 100/- |
| 5. | Other Charges | |
| 5. a) | Postage | USD 125/- or Actual (Whichever is Higher) |
| 5. c) | SWIFT Messages | USD 20/- for all others not separately mentioned |
| 5. d) | Obtaining Credit Reports on Supplier | USD 50/- or Actual (Whichever is Higher) |
| 5. e) | Correspondence Charges, if any will be recovered. | At Actual |
| 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). |
| 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. |
| 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
JANUARY TO JUNE 2020

| | | |
|-----------|---|--|
| I. | INTERNATIONAL BANKING | |
| B. | EXPORT | |
| 1 | Letters of Credit | |
| 1. a) | Advising | USD 500/- Flat |
| 1. b) | Amendment | USD 150/- Per Amendment |
| 1. c) | Confirmation | @ 0.45% per quarter minimum USD 750 or as per Approving |
| 1. d) | Transfer of Export Letter of Credit | USD 120/- Flat |
| 2 | Export Bills | |
| 2. a) | Documents sent to other banks for negotiation under restricted Letters of Credit | USD 120/- Flat |
| 2. b) | Negotiation of Afghani (Currency) bills under Export Letter of Credit | 0.35% (Minimum USD 220/-) |
| 3 | Collections | |
| 3. a) | Clean | 0.35% (Minimum USD 50/-) + Courier Charges (At Actual) |
| 3. b) | Documentary (on which bank does not earn any exchange income) | 0.25% (Minimum USD 120/-) + Courier Charges (At Actual) |
| 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. | 0.30% (Minimum USD 120/-) |
| 4. b) | Discrepant Documents Charges | 0.25% (Minimum USD 120/-) + Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority. |
| 4. c) | Clean Documents Charges | 0.15% (Minimum USD 70/-) + Courier Charges (At Actual) or as per Arrangement Approved by Approving Authority. |
| 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. |
| 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. |

| | | |
|--------------|---|---|
| I. | INTERNATIONAL BANKING | |
| C. | INWARD / OUTWARD REMITTANCES (FOREIGN) AND CHEQUE PURCHASE | |
| 1. a) | Outward T.T through Debit of Account | |
| | FTT | 0.22% (Minimum USD 30/-) + SWIFT Charges (USD 20/-) |
| 1. b) | Inquiry Charges - Outgoing Remittances Personal | USD 20 plus SWIFT charges @ USD 20/- |
| 1. c) | Inquiry Charges - Outgoing Remittances Business | USD 20 plus SWIFT charges @ USD 20/- |
| 1. d) | Inquiry Charges by Correspondent Banks | At actual to be recovered from customers |
| 1. e) | FTT recall / return charges | USD 30 plus SWIFT charges @ USD 20/- |
| 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 250,000 = USD 250/- USD 250,001 to 500,000 = USD 400/- USD 500,001 and above = USD 700/- |
| 2. b) | ITT recall / return charges | USD 25 plus SWIFT charges @ USD 20/- |
| 2. c) | Amendment in FTTs already relayed | USD 25 plus SWIFT charges @ USD 20/- |
| 2. d) | Discrepancy Charges, If discrepancy is not on behalf of BAL or its correspondent banks | USD 25 plus SWIFT charges @ USD 20/- |
| 2. e) | Inquiry Charges - Incoming Remittances Personal | USD 20 plus SWIFT charges @ USD 20/- |
| 2. f) | Inquiry Charges - Incoming Remittances Business | USD 20 plus SWIFT charges @ USD 20/- |
| 3 | Gathering of Ultimate Beneficial Owner (UBO) information for Business Transactions (Where Beneficiary Credit Report not available) | USD 5/- per instance |



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020

| | | |
|-----------|---|---|
| I. | INTERNATIONAL BANKING | |
| 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). |
| 2. | Other Charges | |
| 2. a) | Unpaid Items | USD 25/- Flat + Postage Charges (At Actual) |
| 2. b) | Correspondents Charges | At Actual (If any will be recovered) |
| 2. c) | Postage | At Actual |
| 2. e) | SWIFT Charges | USD 20/- for all others not separately mentioned |



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020

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



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020

| | | |
|------------|--|---|
| II. | DOMESTIC BANKING | |
| 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 | 0.10% to 0.40% (Minimum USD 250/-) per Quarter |
| 1. b) | i). Amendments | USD 150/- (Flat) per Amendment |
| | 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. |
| 1. c) | Advising | USD 500/- (Flat) per Letter of Credit |
| 1. d) | Acceptance Commission | a). 0.40% per qtr (min US \$ 350/-) & 0.35% (MIN USD 300/-) subsequent qtr. b) In addition, commission at the rate up to 0.135% per month for any period beyond the validity of Letter of Credit (Minimum USD 75/-). |
| 1. e) | Service Charges on Retirement of Sight / Usance Bills | USD 120/- |
| 1. f) | Confirmation | USD 220/- |
| 1. g) | Discrepancy Chargers incase of Sight / Usance Bills under Inland LC | AFS1000 |
| 2. | Collection | |
| 2. a) | Documentary | AFS 2,000/ |
| 2. b) | Clean (including Cheques) | |
| 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. |
| | ii). Through branches of our bank | Per Arrangement Approved by Approving Authority. |
| 3. b) | i). Clean Bills / Trade Cheques | Per Arrangement Approved by Approving Authority. |
| | ii). Through branches of our bank | Per Arrangement Approved by Approving Authority. |
| 3. c) | i). Purchase of Usance Draft under Usance Letter of Credit | |
| | ii). Mark up if retired up to 21st day | Per Arrangement Approved by Approving Authority. |
| | iii). Mark up if retired during next 210 days | |
| 3. d) | Dividend Warrants etc. | Per Arrangement Approved by Approving Authority. |
| 3. e) | Negotiation at Sight | 0.50% (Minimum USD 120/-) |
| 3. f) | Collection Charges for Usance Bills | 0.40% (Minimum USD 70/-) |
| 4. | Unpaid items | |
| 4. a) | Returning Charges: | |
| | i). Documentary Bills | USD 20/- + Postage Charges (At Actual) |
| | ii). Clean Bills | USD 10/- + Postage Charges (At Actual) |
| 5. | Other Charges | |
| 5. a) | Collection Agent Charges | At Actual |
| 5. b) | Postage | At Actual |

| | | |
|------------|---|---|
| II. | DOMESTIC BANKING | |
| C | FINANCES / ADVANCES | |
| 1. | ADVANCES | |
| 1. a) | New Facility Initiation / Renewal of Facility | |
| | Upto USD 50,000/- or AFS 2.500 M | USD 100/- or AFS 8,000/- |
| | Up to USD 100,000/- or AFS 5.000 M | USD 150/- or AFS 12,000/- |
| | Up to USD 500,000/- or AFS 25.000 M | USD 200/- or AFS 16,000/- |
| | USD 500,001/- & Above | USD 3,000/- or AFS 240,000/- |
| 1. b) | Project Examination Fee (For Project Financing) | 1.00% of Project Facility Requested or As per Arrangement Approved by Approving Authority. |
| 1. c) | Interim Review / Processing Fee | USD 100/- or AFS 8,000/- |
| 1. d) | Commitment / Up-Front Fees/ Arrangement Fee | As per Arrangement Approved by Approving Authority. |
| 1. e) | For Facility up to USD 1,000,000/- or AFS 50,000,000/- | 1.5% of the facility or As per Arrangement Approved by Approving Authority. |
| 1. f) | For Facility above USD 1,000,000/- or AFS 50,000,000/- | 1 % of the facility or As per Arrangement Approved by Approving Authority. |
| 1. g) | Credit Worthiness Certificate / Letter of Comfort | 0.5% of the facility confirmation or As per Arrangement Approved by Approving Authority but not less than USD 500/- |
| 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) |
| 2-b) | Legal Charges - Non 100% Cash backed facility | 0.1% of the approved limit or minimum USD 1,000/- or as agreed with the customer |
| 2-c) | Legal Charges - LG Letter of Guarantee | USD 50/- Flat |
| 2-d) | Miscellaneous Charges (Documents, Evaluation of Security and Maintenance thereof) | At Actual |
| 2-e) | Replacement of Security (Interim) | USD 500/- or AFS 40,000/- |
| 2-f) | To Mark Lien on Securities not Issued by us | USD 150/- or AFS 12,000/- |
| 2-g) | DAB registration of Charge / mortgage related matters | AFS 1,000/- per service per transaction |
| 3. | Charges for Advances Against Pledge / Hypothecation | |
| 3-a) | Godown / Warehouse Rent | At Actual |
| 3-b) | Godown / Warehouse Staff Salaries | At Actual |
| 3-c) | i). Godown / Warehouse Inspection Charges (When inspection is carried out by Bank Staff) | |
| 3-d) | Within Municipality Limits or Within Radius of 5 km from Branch | USD 50/- or AFS 4,000/- |
| 3-e) | Outside Municipality Limits or Beyond Radius of 5 KM of the Branch | Travelling Charges (At Actual) + USD 50 or AFS 4,000/- |
| 3-f) | ii). Godown Inspection Charges (When inspection is carried out by outside agency) | At Actual |
| 3-g) | Other Incidental Expenditure (i.e. Insurance, Legal Fees & etc.) | At Actual |
| 3-h) | Issuance of Delivery Orders against Finance against Imported Merchandise, Cash Credit and all goods under pledge | USD 5/- or AFS 400/- |
| 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 |
| 4-b) | Penalty for Late Payment of Mark-up | USD 5/- or AFS 400/- per Day |
| 4-c) | Overdue Loan Facility | Approved Markup Rate + 5.00% p.a. |
| 4-d) | DAB PCR charges | At Actual + USD 10 |



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020

| | | |
|--------------|---|---|
| II. | DOMESTIC BANKING | |
| | 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 | 0.50% (Minimum USD 250/- or AFS 20,000/-) per Quarter or As Approved by Approving Authority |
| | ii). Secured Against Any Other Security / Collateral | 0.60% (Minimum USD 350/- or AFS 28,000/-) per Quarter or As Approved by Approving Authority |
| 1. b) | i). Amendment in Issued Guarantee | USD 50 or AFS 4,000/- per amendment (Flat) |
| | ii). Increase in Amount and or Extension in Validity Period | Commission as per item 1.a) above |
| | iii). Duplicate LG issuance | USD 100 or AFS 8,000/- |
| 1. c) | Handling Charges for Expired Guarantees other than 100% cash Margin. (Original instrument not yet returned to us) After three months grace period | 0.25% per quarter. Minimum USD 200 or AFS 16,000/- Flat or As Approved by Approving Authority |
| 1. d) | Claim handling charges | USD 125/- or AFS 10,000/- or equivalent in Other Currencies |
| 1. e) | Advising | USD 500/- Flat |

| | | |
|------------|---|---|
| II. | DOMESTIC BANKING | |
| | 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 125/- per Annum or AFS 10,000/- |
| | Medium | USD 225/- per Annum or AFS 18,000/- |
| | Large | USD 325/- per Annum or AFS 26,000/- |
| 1. b) | Key Deposit (in advance to be refunded on termination) | USD 100 or AFS 8,000/- at the time of issuance of locker |
| 1. c) | Breaking | USD 200/- or At Actual per Locker (Whichever is Higher) |
| 1. d) | Late Fee (Locker Rental) | USD 5/- or AFS 400/- per Month |
| 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. |

| | | |
|------------|--|--|
| II. | DOMESTIC BANKING | |
| F. | CONSUMER BANKING / FINANCE | |
| | CARD OPERATIONS | |
| | CREDIT CARDS | |
| 1 | Card Issuance | |
| 1. a) | Classic Card | USD 60/- |
| 1. b) | Gold Card | USD 100/- |
| 2 | Renewal Fee | |
| 2. a) | Classic Card | USD 60/- |
| 2. b) | Gold Card | USD 100/- |
| 3 | Re-Validation Commission / Card Replacement Fee | |
| 3. a) | Classic Card | USD 60/- |
| 3. b) | Gold Card | USD 100/- |
| 4 | Joining Fee | |
| | | USD 50/- |
| 5 | Late Fee | |
| | | USD 20/- or 10% of Minimum Amount payable (Whichever is Higher) |
| 6 | Cash Payment Processing Fee | |
| | | Nil |
| 7 | Merchant Discount Charges | |
| | | Up to 5% of Transaction Amount |
| 8 | Cheque / Cash Pickup Fee | |
| | | USD 10/- |
| 9 | Over Limit Fee | |
| | | 2% of Over Limit Amount or USD 20/- (Whichever is Higher) |
| 10 | Voucher Retrieval Fee | |
| 10. a) | Local | USD 15/- |
| 10. b) | International | USD 25/- |
| 11 | Cheque Return Charges or Rejected Auto pay Service Fee | |
| | | USD 15/- |
| 12 | Duplicate Statement Charges | |
| | | USD 20/- |
| 13 | Credit Cover Premium | |
| | | 0.50% of Outstanding Amount |
| 14 | Arbitration Charges | |
| | | USD 500/- |
| 15 | Service Fee | |
| | | 1.67% Per billing cycle |
| 1 | DEBIT CARDS | |
| 1. a) | Card Issuance | USD 30/- or AFS 2,400/- |
| 1. b) | Card Replacement | USD 30/- or AFS 2,400/- |
| 1. c) | Card Renewal Fee | USD 30/- or AFS 2,400/- |
| | Gold Card | |
| 1. d) | Card Issuance | USD 50/- or AFS 4,000/- |
| 1. e) | Card Replacement | USD 50/- or AFS 4,000/- |
| 1. f) | Card Renewal Fee | USD 50/- or AFS 4,000/- |
| 1. g) | Transaction Retrieval Fee | Local USD 20/- or AFS 1,600/- International USD 50/- or AFS 4,000/- |
| 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 400/- or 3.00% of Cash Withdrawn (Whichever is Higher) |
| 2. c) | From ATM of VISA Member Bank | USD 5/- or AFS 400/- or 3.00% of Cash Withdrawn (Whichever is Higher) |
| 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 160/- |
| 3. c) | From ATM of VISA Member Bank | USD 2/- or AFS 160/- |
| 3. d) | Mini Statement Print | USD 5/- or AFS 400/- |
| 3. e) | Mini Statement (SMS) Mobile (in future) | USD 1/- or AFS 80/- |
| 3. f) | Balance Enquiry (SMS) Mobile (in future) | USD 1/- or AFS 80/- |
| 3. g) | Arbitration Charges | USD 500/- |
| 4 | Point of Sale Services | |
| 4. a) | POS Joining | USD 500/- |
| 4. b) | POS Replacement | USD 500/- |
| 4. c) | POS Monthly | USD 50/- |

| | | |
|--------------|--|---|
| ii. | DOMESTIC BANKING | |
| G. | MISCELLANEOUS CHARGES | |
| 1. | Balance Confirmation | |
| 1. a) | Balance Confirmation Certificate | USD 10/- or AFS 800/- |
| 1. b) | Balance Confirmation to Auditors | USD 40/- or AFS 3,200/- |
| 2. | Duplicate Statements | |
| 2. a) | Statement of Account: | No Charges |
| 2. b) | Duplicate Advice Charges | USD 10/- of AFS 800/- per Copy |
| 3. | Cheques / Cheque Books Issuance | |
| | Individual / Joint Accounts | |
| 3. a) | Issuance of New Cheque Book | Cheque Book 25 leaf USD 18/- AFS 1,440/- Cheque Book 50 leaf USD 36/- AFS 2,880/- Cheque Book 100 leaf USD 72/- AFS 5,760/- |
| 3. b) | New Cheque Book (in Lieu of Lost One - Issuance on Form B) | USD 5/- or AFS 400/- + 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 1,440/- Cheque Book 50 leaf USD 36/- AFS 2,880/- Cheque Book 100 leaf USD 72/- AFS 5,760/- |
| 3. d) | New Cheque Book (in Lieu of Lost One - Issuance on Form B) | USD 5/- or AFS 400/- + New Cheque Book Charges as per item 3. c) above |
| 3. e) | Stop Payment of Cheque (All Accounts) | USD 5/- or AFS 400/- per cheque marked as Stopped (Maximum USD 15/- or AFS 1,200/-) |
| 3. f) | Stop Payment of Lost Cheque Book (All Accounts) | USD 15/- or AFS 1,200/- per cheque-book marked as Stopped |
| 4. | Clearing | |
| 4. a) | ACSS Charges | |
| | i) Inward (Received From Other Banks) | USD 10/- or AFS 800/- per Transaction |
| | ii) Outward (to Other Banks) | |
| | Up to USD 10,000/- or AFS 800,000/- | USD 10/- or AFS 800/- per Transaction |
| | USD 10,001/- or AFS 800,001/- and above | USD 20/- or AFS 1,600/- per Transaction |
| | USD 50,001/- or AFS 4,000,001/- and above | USD 30/- or AFS 2,400/- per Transaction |
| 4. b) | AFS /USD Cheque Return | |
| | Cheque Returned Unpaid | |
| | Inward Clearing | USD 7/- or AFS 560/- per Cheque |
| | Outward Clearing | USD 20/- or AFS 1,600/- per Cheque |
| | Cash Cheques Returned | USD 10/- or AFS 800/- per Cheque |
| 4. c) | EURO / GBP Clearing | |
| | Inward Clearing | AFS 1,200/- or Equivalent |
| 4. d) | EURO / GBP Clearing Return | |
| | Inward Clearing Returned | AFS 1,200/- or Equivalent |
| | Outward Clearing Returned | AFS 1,200/- or Equivalent |
| 5. | Issuance, Retrieval, etc. of Statements / Certificates / Documents | |
| 5. a) | Account Maintenance Certificate | USD 30/- or AFS 2,400/- per Certificate |
| 5. b) | Certificate regarding Profit and Tax Deducted during other Financial Years | USD 30/- or AFS 2,400/- per Certificate |
| 5. c) | Issue of Certificates other than mentioned Above | USD 30/- or AFS 2,400/- per Certificate |
| 5. d) | Documents Retrieval Fee (Subject to Availability of Record) | |
| | i) Up to 1 year | USD 20 of AFS 1,600/- per document |
| | ii). Up to 2 Years | USD 30 of AFS 2,400/- per document |
| | iii). Up to 3 Years | USD 40 of AFS 3,200/- per document |
| | iv). Over 3 Years | USD 50 of AFS 4,000/- per document |
| 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/- |
| | ii). Foreign | Foreign - Actual- Minimum USD 125/- |
| 6. b) | A/c Statement via E-mail Charges | |
| | i). On One-Off Basis | No Charges |
| | ii). On Weekly Basis | No Charges |
| | iii). On Daily Basis | No Charges |
| 1. c) | Fax Charges | |
| | i). Inland | USD 5/- or AFS 400/- or At Actual (Whichever is Higher) |
| | ii). Foreign | USD 30/- or AFS 2,400/- or At Actual (Whichever is Higher) |
| 1. d) | Postage Charges | |
| | i). Inland | Local Courier - Actual- Min AFS 200/- |
| | ii). Foreign | Foreign - Actual- Minimum USD 125/- |

| | | |
|-----------|---|--|
| 7 | Account Maintenance Fee | |
| 7. a) | Accounts in Afghani | AFS 480/- per month |
| 7. b) | Accounts in US Dollars | USD 6/- per month |
| 7. c) | Accounts in Euro | Euro 5/- per month |
| 7. d) | Accounts in GBP | GBP 4/- per month |
| 8 | Change / Amendment in Account - On Customer Request | |
| 8. a) | Change in President / Vice President / By-laws | USD 20/- or AFS 1,600/- |
| 8. b) | Amendment / Change in title of account | USD 20/- or AFS 1,600/- |
| 8. c) | Amendment / Change in Address / Phone No | Nil |
| 8. d) | Signature Change / Addition through Mandate etc. | USD 5/- or AFS 400/- |
| 9 | Cash Handling Charges against Cheque Payment | |
| | Withdrawal of AFS | Nil |
| | Withdrawal of USD:- Up to USD 50,000/- | Nil |
| | Withdrawal of USD:- 50,001/- and above | Nil |
| | Withdrawal of Euro | Nil |
| | Withdrawal of GBP | Nil |
| 10 | Cash Handling Charges against Cash Receipt | |
| | Deposit of AFS | Nil |
| | Deposit of USD | Nil |
| | Deposit of Euro | Nil |
| | Deposit of GBP | Nil |
| 11 | Other Charges | |
| 11. a) | Account Closing | USD 15/- or AFS 1,200/- |
| 11. b) | Out of Pocket Expenses (not covered by Schedule of Charges) | At Actual |
| 11. c) | Standing Instructions | USD 30/- of AFS 2,400/- per Instruction |
| 11. d) | Default in Performing Standing Instruction due to lack of funds | USD 50/- or AFS 4,000/- per Transaction |
| 11. e) | Salary disbursement Charges | USD 3.5 or AFS 280/- per posting / amendment |
| 11. f) | Amendment in instructions of Account Operating / Operations | USD 5/- or AFS 400/- |
| 11. g i) | DAB Charges for Inter-provincial transfer of funds through ACSS | At Actual |
| 11. g ii) | Dormant Activation | Nil |
| 11. h) | Dormant Activation for Closure of Account | Nil |



**BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
JANUARY TO JUNE 2020**

LETTER OF GUARANTEES

Annexure A

Amount in AFS

| GUARANTEE AMOUNT RANGE | | Per Quarter Charges or part thereof |
|------------------------|-------------|--|
| FROM | TO | |
| 1 | 2,500,000 | 12,500 |
| 2,500,001 | 5,000,000 | 25,000 |
| 5,000,001 | 7,500,000 | 37,500 |
| 7,500,001 | 10,000,000 | 50,000 |
| 10,000,001 | 12,500,000 | 62,500 |
| 12,500,001 | 15,000,000 | 75,000 |
| 15,000,001 | 17,500,000 | 87,500 |
| 17,500,001 | 20,000,000 | 100,000 |
| 20,000,001 | 22,500,000 | 112,500 |
| 22,500,001 | 25,000,000 | 125,000 |
| 25,000,001 | 27,500,000 | 137,500 |
| 27,500,001 | 30,000,000 | 150,000 |
| 30,000,001 | 32,500,000 | 162,500 |
| 32,500,001 | 35,000,000 | 175,000 |
| 35,000,001 | 37,500,000 | 187,500 |
| 37,500,001 | 40,000,000 | 200,000 |
| 40,000,001 | 42,500,000 | 212,500 |
| 42,500,001 | 45,000,000 | 225,000 |
| 45,000,001 | 47,500,000 | 237,500 |
| 47,500,001 | 50,000,000 | 250,000 |
| 50,000,001 | 52,500,000 | 262,500 |
| 52,500,001 | 55,000,000 | 275,000 |
| 55,000,001 | 57,500,000 | 287,500 |
| 57,500,001 | 60,000,000 | 300,000 |
| 60,000,001 | 62,500,000 | 312,500 |
| 62,500,001 | 65,000,000 | 325,000 |
| 65,000,001 | 67,500,000 | 337,500 |
| 67,500,001 | 70,000,000 | 350,000 |
| 70,000,001 | 72,500,000 | 362,500 |
| 72,500,001 | 75,000,000 | 375,000 |
| 75,000,001 | 77,500,000 | 387,500 |
| 77,500,001 | 80,000,000 | 400,000 |
| 80,000,001 | 82,500,000 | 412,500 |
| 82,500,001 | 85,000,000 | 425,000 |
| 85,000,001 | 87,500,000 | 437,500 |
| 87,500,001 | 90,000,000 | 450,000 |
| 90,000,001 | 92,500,000 | 462,500 |
| 92,500,001 | 95,000,000 | 475,000 |
| 95,000,001 | 97,500,000 | 487,500 |
| 97,500,001 | 100,000,000 | 500,000 |

- 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, 4 & 6 on Page 11 and Point 7 & 8 on Page 12. However branch should hold record of justification for each waiver/reduction.
- Where not mentioned separately, 1 USD = AFN 80 will apply. For corresponding currencies, equivalent charges will apply at system revaluation rate.
- 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 un-expired 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.