

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 100 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.

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	0.220% (Minimum USD 30/-) + SWIFT Charges (USD 20/-)
1. b)	Demand Draft through Debit of Account	USD 20/- Flat + SWIFT charges (USD 20/-) + Postage charges
		(Also applicable if the Foreign Currency Account is funded with cash for onward remittance)
1. c)	Issuance of duplicate FDD	USD 25/- Flat + SWIFT charges (USD 20/-) + Postage charges
1. d)	Cancellation of FDD / FTT / FMT	USD 25/- + SWIFT Charges (USD 20/-)
1. e)	Inquiry Charges - Outgoing Remittances Personal	USD 35 plus SWIFT charges @ USD 20/-
1.f)	Inquiry Charges - Outgoing Remittances Business	USD 35 plus SWIFT charges @ USD 20/-
1.g)	Inquiry Charges by Correspondent Banks	At actual to be recovered from customers
1.h)	FTT recall / return charges	USD 50 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 35 plus SWIFT charges @ USD 20/-
2.c)	Amendment in FTTs already relayed	USD 35 plus SWIFT charges @ USD 20/-
2.d)	Discrepancy Charges, If discrepancy is not on behalf of BAL or its correspondent banks	USD 35 plus SWIFT charges @ USD 20/-
2.e)	Inquiry Charges - Incoming Remittances Personal	USD 35 plus SWIFT charges @ USD 20/-
2.f)	Inquiry Charges - Incoming Remittances Business	USD 60 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
July to December 2017

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

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

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 7,000/-
	Up to USD 100,000/- or AFS 5.000 M	USD 150/- or AFS 10,500/-
	Up to USD 500,000/- or AFS 25.000 M	USD 200/- or AFS 14,000/-
	USD 500,001/- & Above	USD 3000/- or AFS 210,000/-
1. b)	Project Examination Fee <i>(For Project Financing)</i>	1.00% of Project Facility Requested or As per Arrangement Approved by Approving Authority.
1. c)	Interim Review / Processing Fee	USD 100/- or AFS 7,000/-
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 35,000/-
2-f)	To Mark Lien on Securities not Issued by us	USD 150/- or AFS 10,500/-
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 3,500/-
3-e)	Outside Municipality Limits or Beyond Radius of 5 KM of the Branch	Travelling Charges (At Actual) + USD 50 or AFS 3,500/-
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 350/-
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 350/- per Day
4-c)	Overdue Loan Facility	Approved Markup Rate + 5.00% p.a.
4-d)	DAB PCR charges	At Actual + USD 10

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 17,500/-) per Quarter or As Approved by Approving Authority
	ii). Secured Against Any Other Security / Collateral	0.60% (Minimum USD 350/- or AFS 24,500/-) per Quarter or As Approved by Approving Authority
1. b)	i). Amendment in Issued Guarantee	USD 50 or AFS 3,500/- 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 7,000/-
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 14,000/- Flat or As Approved by Approving Authority
1. d)	Claim handling charges	AFS. 5,000/- (flat)
1. e)	Advising	USD 500/- Flat
D.	GUARANTEES Islamic Banking Unit	
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	As per applicable slab given in Annexure A
	ii). Secured Against Any Other Security / Collateral	As per applicable slab given in Annexure A
1. b)	i). Amendment in Issued Guarantee	USD 50 or AFS 3,500/- per amendment (Flat)
	ii). Increase in Amount and or Extension in Validity Period	Commission as per item 1.a) above
1. c)	Handling Charges for Expired Guarantees other than 100% cash Margin. (Original instrument not yet returned to us) After three months grace period	Minimum USD 200 or AFS 14,000/- Flat per quarter or As Approved by Approving Authority
1. d)	Handling Charges for Expired Guarantees 100% cash Margin. (Original instrument not yet returned to us) After three months grace period	Minimum USD 100 or AFS 7,000/- Flat per quarter or As Approved by Approving Authority
1. e)	Claim handling charges	AFS. 5,000/- (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 8,750/-
	Medium	USD 225/- per Annum or AFS 15,750/-
	Large	USD 325/- per Annum or AFS 22,750/-
1. b)	Key Deposit (in advance to be refunded on termination)	USD 100 or AFS 7,000/- 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 350/- 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 2,100/-
1. b)	Card Replacement	USD 30/- or AFS 2,100/-
1. c)	Card Renewal Fee	USD 30/- or AFS 2,100/-
	Gold Card	
1. d)	Card Issuance	USD 50/- or AFS 3,500/-
1. e)	Card Replacement	USD 50/- or AFS 3,500/-
1. f)	Card Renewal Fee	USD 50/- or AFS 3,500/-
1. g)	Transaction Retrieval Fee	Local USD 20/- or AFS 1,400/- International USD 50/- or AFS 3,500/-
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 350/- or 3.00% of Cash Withdrawn (Whichever is Higher)
2. c)	From ATM of VISA Member Bank	USD 5/- or AFS 350/- 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 140/-
3. c)	From ATM of VISA Member Bank	USD 2/- or AFS 140/-
3. d)	Mini Statement Print	USD 5/- or AFS 350/-
3. e)	Mini Statement (SMS) Mobile (in future)	USD 1/- or AFS 70/-
3. f)	Balance Enquiry (SMS) Mobile (in future)	USD 1/- or AFS 70/-
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 15/- or AFS 1,050/-
1. b)	Balance Confirmation to Auditors	USD 50/- or AFS 3,500/-
2.	Duplicate Statements	
2. a)	Statement of Account:	One free every six months. For each subsequent USD 5/- or AFS 350/- per Statement. Full year statement USD 10 or equivalent
2. b)	Duplicate Advice Charges	USD 10/- of AFS 700/- per Copy
3.	Cheques / Cheque Books Issuance	
	Individual / Joint Accounts	
3. a)	Issuance of New Cheque Book	Cheque Book 25 leaf USD 18/- AFS 1,260/- Cheque Book 50 leaf USD 36/- AFS 2,520/- Cheque Book 100 leaf USD 72/- AFS 5,040/-
3. b)	New Cheque Book (in Lieu of Lost One)	USD 20/- or AFS 1,400/- + 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 1,260/- Cheque Book 50 leaf USD 36/- AFS 2,520/- Cheque Book 100 leaf USD 72/- AFS 5,040/-
3. d)	New Cheque Book (in Lieu of Lost One)	USD 20/- or AFS 1,400/- + New Cheque Book Charges as per item 3. a) above
3. e)	Stop Payment of Cheque (All Accounts)	USD 15/- or AFS 1,050/- per cheque marked as Stopped
3. f)	Stop Payment of Lost Cheque Book (All Accounts)	USD 50/- or AFS 3,500/- per cheque-book marked as Stopped
4.	Clearing	
4. a)	ACSS Charges	
	i) Inward (Received From Other Banks)	USD 10/- or AFS 700/- per Transaction
	ii) Outward (to Other Banks)	
	Up to USD 10,000/- or AFS 500,000/-	USD 10/- or AFS 700/- per Transaction
	USD 10,001/- or AFS 500,001/- and above	USD 20/- or AFS 1,400/- per Transaction
4. b)	AFS / USD Cheque Return	
	Cheque Returned Unpaid	
	Inward Clearing	USD 7/- or AFS 490/- per Cheque
	Outward Clearing	USD 20/- or AFS 1,400/- per Cheque
	Cash Cheques Returned	USD 10/- or AFS 700/- 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 2,100/- per Certificate
5. b)	Certificate regarding Profit and Tax Deducted during other Financial Years	USD 30/- or AFS 2,100/- per Certificate
5. c)	Issue of Certificates other than mentioned Above	USD 30/- or AFS 2,100/- per Certificate
5. d)	Documents Retrieval Fee (Subject to Availability of Record)	
	i) Up to 1 year	USD 20 of AFS 1,400/- per document
	ii). Up to 2 Years	USD 30 of AFS 2,100/- per document
	iii). Up to 3 Years	USD 40 of AFS 2,800/- per document
	iv). Over 3 Years	USD 50 of AFS 3,500/- 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	USD 3/- or AFS 210/- per Statement
	ii). On Weekly Basis	USD 15/- or AFS 1,050/- per Month
	iii). On Daily Basis	USD 75/- or AFS 5,250/- per Month
1. c)	Fax Charges	
	i). Inland	USD 5/- or AFS 350/- or At Actual (Whichever is Higher)
	ii). Foreign	USD 30/- or AFS 2,100/- 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 420/- 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 200/- or AFS 14,000/-
8. b)	Amendment / Change in title of account	USD 20/- or AFS 1,400/-
8. c)	Amendment / Change in Address / Phone No	USD 20/- or AFS 1,400/-
8. d)	Signature Change / Addition through Mandate etc.	USD 20/- or AFS 1,400/-
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	0.05%
	Withdrawal of Euro	Nil
	Withdrawal of GBP	Nil
10	Cash Handling Charges against Cash Receipt	
	Deposit of AFS	Nil
	Deposit of USD	<ul style="list-style-type: none"> • Currency 50 denomination note and above 0.1%. • Currency [20,10,5] denomination notes 2%. • Currency 1 denomination note 10%.
	Deposit of Euro	Currency 50 denomination note and above 0.1%.
	Deposit of GBP	Nil
11	Other Charges	
11. a)	Account Closing	USD 15/- or AFS 1,050/-
11. b)	Out of Pocket Expenses (not covered by Schedule of Charges)	At Actual
11. c)	Standing Instructions	USD 30/- of AFS 2,100/- per Instruction
11. d)	Default in Performing Standing Instruction due to lack of funds	USD 50/- or AFS 3,500/- per Transaction
11. e)	Salary disbursement Charges	USD 3.5 per posting / amendment
11. f)	Amendment in instructions of Account operating / operations	USD 15 Flat
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	USD 10 or AFS 700/-



BANK ALFALAH LIMITED AFGHANISTAN
SCHEDULE OF CHARGES
 July to December 2017

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 9 & 10 on Page 12. However branch should hold record of justification for each waiver/reduction.
- Where not mentioned separately, 1 USD = AFN 70 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 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.