

Schedule of Bank Charges																														
Schedule of Charges (Excluding FED)																														
July-Dec-2015																														
CONSUMER BANKING																														
A	VISA / Master Card	July-Dec-2015	GL codes																											
1	Credit Card Operations																													
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2% per month (24% APR) on BTF Transactions	PL55601,PL55602,PL55603																											
		SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details:	PL55605																											
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(ii)	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher	PL55536																											
(iii)	Merchant Discount Charges	Upto 5% of Transaction amount	PL52025																											
(iv)	Visa Minicard Fee	Rs.500/- per card	PL55526																											
(v)	Cash Withdrawal Fee:																													
a)	Cash advance fee / Call & Pay fee:	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528																											
b)	Acquiring bank charges	1 % of cash advance amount	PL55528																											
c)	Counter fee of other cards	1% of cash advance amount or Rs.300 whichever is higher	PL55528																											
(vi)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060																											
(vii)	Over limit fee:	2% Of the over limit amount or Rs.1,000/- whichever is higher	PL55533																											
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539																											
(ix)	Card replacement fee / Upgrade Fee except Platinum Card Upgradation Fee	Rs.500/-	PL55526																											
(x)	Cheque return charges / Rejected Autopay service fee	Rs.800/-	PL55530																											
(xi)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534																											

(xii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xiii)	Credit Cover Premium	0.55% of outstanding amount	PKR144530050
(xiv)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xv)	Visa Platinum / Titanium Priority Pass Fee:		
a)	Annual Fee	US\$ 10.00	PKR152150050
b)	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xvi)	SMS Alert Fee	Rs.50/- per month	PL55566
(xvii)	Mobile Banking Fee	Rs.100/- per month	ADC Income
(xviii)	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xix)	Mobile PIN issue Charges	Rs.10/- per PIN	ADC Income
(xx)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xxi)	Arbitration Charges	US\$ 500/-	PKR144340050
(xxii)	Insurance Cancellation Charges	Rs. 100/-	PL65060
(xxiii)	Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
(xxiv)	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
(xxv)	Platinum Card Upgradation Fee	Rs. 1,500/-	PL55526
(xxvi)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55526
(xxvii)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xxviii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xxix)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xxx)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xxxii)	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxxiii)	Chip Card upgrade charges	Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 800	PL52033
(xxxiv)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxxv)	Card Conversion Fee (One time charges)	Up to Rs. 2000	PL65060
(xxxvi)	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
(xxxvii)	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613
(xxxviii)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
2 AWAMI VISA / MASTER CARD		July-Dec-2015	GL codes
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2.00% per month(24% APR) on BTF Transactions	PL55601,PL55602,PL55603
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		36 months 0.04153 28.30%	
(ii)	Late Fee	Rs.500/- or 10% of minimum amount whichever is higher	PL55536
(iii)	Merchant Discount Fee	Upto 5% of transaction amount	PL52025
(iv)	Cash Withdrawal Fee		
	a) Cash advance fee / Call & Pay fee	Rs.400/- or 3% of cash advance amount whichever is higher	PL55528
	b) Acquiring bank charges	1% of cash advance amount	PL55528
	c) Counter fee of other cards	1% of cash advance amount or Rs.300/- whichever is higher	
(vi)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(vii)	Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher	PL55533
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539
(ix)	Card replacement fee / Upgrade Fee:	Rs.250/-	PL55526
(x)	Cheque return charges / rejected. Autopay service fee	Rs.400/-	PL55530
(xii)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xiii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xiv)	Credit Cover Premium	0.55% of outstanding amount	PKR144530050
(xv)	Utility bill payment	Rs.15/-per utility bill	PL55548
(xvi)	SMS Alert Fee	Rs.50/- per month	PL55566
(xvii)	Mobile Banking Fee	Rs.5/- per transaction	ADC Income
(xviii)	Merchant Cash Advance Incentive	Rs.25/-per transaction	PL55528
(xix)	Documentation Fee	Rs.500/-	PL65060
(xx)	Mobile PIN issue Charges	Rs.10/- per PIN	ADC Income
(xxi)	Foreign transactions	5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xxii)	Arbitration Charges	US\$ 500/-	PKR144340050
(xxiii)	Insurance Cancellation Charges	Rs. 100/-	PL65060
(xxiv)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xxv)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xxvi)	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxxiii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxxv)	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
(xxxvi)	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613
(xxxviii)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534

3 CORPORATE CREDIT CARD		July-Dec-2015	GL codes
(i)	Service fee:	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions	PL55601,PL55602
(ii)	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher	PL55536
(iv)	Cash Withdrawal Fee:		
(a)	Cash advance fee	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528
(b)	Acquiring bank charges	1 % of cash advance amount	PL55528
(v)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(vi)	Over limit fee:	2% Of the over limit amount or Rs.1,000/- whichever is higher	PL55533
(vii)	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-	PL55539
(viii)	Card replacement fee:	Rs.2,000/-	PL55526
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.1,000/-	PL55530
(x)	Credit Cover Premium	0.55% of outstanding amount	PKR144530050
(xi)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xii)	Priority Pass Fee:		
a)	Annual Fee	US\$ 10.00	PKR152150050
b)	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	SMS Alert Fee	Rs.50/- per month	PL55566
(xiv)	Mobile Banking Fee	Rs.100/- per month	ADC Income
(xv)	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xvi)	Mobile PIN issue Charges	Rs.10/- per PIN	ADC Income
(xvii)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/Master Card rules.	PL55613
(xviii)	Arbitration Charges	US\$ 500/-	PKR144340050
(xix)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xx)	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
(xxi)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xxii)	Annual Fee	Rs. 6,000/- per card	PL55611
(xxiii)	Card Renewal Fee	No renewal fee	
(xxiv)	Card Issuance Fee	No Issuance fee	
(xxv)	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxvi)	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card	PL52033
(xxvii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxviii)	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613
4 PREPAID CARD		July-Dec-2015	GL codes
4a GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD			
i)	Card Issuance Fee	Rs. 100/-	PL55526
(ii)	Card replacement fee:	Rs.200/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv)	Cash Withdrawal		
a)	From Bank Alfalah's ATM	NIL	
b)	From 1-Link member bank ATM	Rs.15/- per transaction	PKR144310050
c)	From MNET ATM	Rs.15/- per transaction	PKR144310050
d)	From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
e)	From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v)	Balance Enquiry:		
a)	From Bank Alfalah's ATM	NIL	
b)	From 1-Link member bank ATM	NIL	
c)	From MNET ATM	Rs. 5/- per enquiry	PKR144310050
d)	From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050
(vi)	Mobile PIN issuance Charges	Rs.10/- per PIN	ADC Income
(vii)	SMS Alert Fee	Rs.50/- per month	PL55566
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	PL55528
(x)	Acquiring bank charges	1% of cash advance amount	PL55528
(xi)	Cheque return charges / rejected. Autopay service fee	Rs 800	PL55530
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xiv)	Reload Fee	Rs. 100 /-	PL65060
(xv)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xvi)	Cheque Book Issuance Charges	Rs.300/-	PL65060

(xvii)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xviii)	Arbitration Charges	US\$ 500/-	PKR144340050
4b PAYROLL / MERCHANT CARD		July-Dec-2015	GL codes
i)	Card Issuance Fee	NIL	
(ii)	Card replacement fee:	Rs.200/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv)	Cash Withdrawal		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs.15/- per transaction	PKR144310050
	c) From MNET ATM	Rs.15/- per transaction	PKR144310050
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	e) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050
(vi)	Mobile PIN issuance Charges	Rs.10/- per PIN	ADC Income
(vii)	SMS Alert Fee	Rs.50/- per month	PL55566
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	PL55528
(x)	Acquiring bank charges	1% of cash advance amount	PL55528
(xi)	Cheque return charges / rejected. Autopay service fee	Rs.800	PL55530
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xiv)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xv)	Cheque Book Issuance Charges	Rs.300/-	PL65060
(xvi)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xvii)	Arbitration Charges	US\$ 500/-	PKR144340050
5 DEBIT CARD:		July-Dec-2015	GL codes
(i)	Card Issuance fee:		
	a) Supplementary card Issuance / Renewal fee	Rs 500	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-	PL55611
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-	PL55611
(ii)	a) Basic Card replacement fee:	Rs.500	PL55526
	b) Royal Platinum Debit Cards replacement fee	Rs. 1000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350 and international Rs.800	PL55539
(iv)	Cash withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs.15/- per transaction.	PKR144310050
	c) From MNET ATM	Rs.15/- per transaction.	PKR144310050
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	e) From Bank Alfalah's POS Machine	NIL	
	f) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v)	Balance Enquiry :		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs.5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25 per enquiry	PKR144310050
(vi)	Third Party Transfers Fee		
	a) Inter Bank Funds Transfer	Rs. 50/- per transaction	PKR144310050
	b) Inter Branch Funds Transfer	Rs. 50/- per transaction	PKR144310050
(vii)	SMS Alert Fee	Rs.50/- per month	PL55566
(viii)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xi)	Utility bill payment	Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.50/- per utility bill (Above 5,000 through Call)	PL55548
(xii)	Priority Pass Fee:		

	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	Annual Fee	Rs. 300/- per Classic / AKK Debit Card Per Year Rs. 500/- per Gold / AKF Debit Card Per Year Rs. 1,000/- per Royal Platinum Debit Card Per Year	PL55611
(xiv)	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	PL55613
(xv)	Arbitration Charges	US\$ 500/-	PKR144340050
B Personal Loans		July-Dec-2015	GL codes
i)	Processing Fee	Rs 2,500 or 1 % of the loan amount whichever is higher	PL52016
ii)	Late Payment Fee	Rs 500 per missed installment	PL55521
iii)	Early Settlement Penalty	5% of the remaining amount	PL52029
iv)	Balloon / Partial payments	5% of the paid amount (An year is equal to 12 installments from the date of disbursal. Mximum of 2 partial payments are allowed in an year where each partial payment cannot be less than a total of 6 installments).	PL52029
v)	Cheque Return Charges	Rs 500	PL55530
vi)	Pay Order Reissuance	Rs 500	PL52003
vii)	Enhancement Fee	Rs 2000	PL65060
viii)	Litigation Charges	At Actual	PL65060
ix)	Cheque collection Charges	Rs 500	PL65060
x)	Reissuance of Payoff Sheet / Ammortization Schedule	Rs 500	PL65060
C Alfalah Car Financing / Consumer Car Lease Finance		July-Dec-2015	GL codes
i)	Processing & documentation charges per application	Rs. 5,000/-	PL52014
ii)	Vehicle Evaluation Charges (If Applicable)	Upto Rs. 3,000/-	PL65507
iii)	Registration Service Charges	Upto Rs. 3,000/-	Third party payment
iv)	Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining	2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding	PL65076
v)	Cheque return or rejected auto pay charges	Rs. 500/-	PL65076
vi)	Penalty on late payment	Rs. 1,000/- per installment.	PL65076
vii)	Penalty on late insurance premium	Rs. 300/- per month	PL65076
viii)	Vehicle repossession charges	Upto Rs. 100,000/-	Third party payment
ix)	Survey charges for repossessed vehicle	Upto Rs. 2,500/-	Third party payment
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month	PL65076
xi)	Comprehensive insurance charges	At actual	Third party payment
xii)	Income Evaluator Charges (if applicable)	Upto Rs. 3,000/-	Third party payment
D Alfalah Home Finance		July-Dec-2015	GL codes
i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 5000/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 5000/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 5000/- (flat)	PL65045
ii)	Evaluation Charges	At Actual	Third party payment
iii)	Documentation Charges	At Actual, 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.	PL65045
iv)	Late Payment Charges for Financed/Disbursed Loan amount	Rs. 1000 per installment.	PL65071
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65072
vii)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility	PL65072
viii)	Balloon / Partial payments	Balloon / Partial payments aggregating over & above 20% a year are allowed subject to payment of upto 5% penalty on amount adjusted. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted. In all the cases, maximum penalty amount would be 5% of amount adjusted.	PL65072

ix)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of the plot purchase facility amount	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: valuation report , Income estimation report.	At Actual	Third party payment
xi)	All related charges like;Cheque Return Fee etc, as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable / required	At Actual	Third party payment

Note:

These charges are subject to change on half yearly basis.

"All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower"