

CONSUMER BANKING

A. VISA / MASTERCARD	
	Rs. 30/- per utility bill (Below Rs. 5,000/- through Call) Rs. 50/- per utility bill (Above Rs. 5,000 through Call)
xii) Reload Fee	Rs. 100/-
xiii) Internet Charges	Rs. 100/- (Per session)
xiv) Cheque Book Issuance Charges	Rs. 300/-
xv) Foreign transactions	Up to 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
xvi) Arbitration Charges	US\$ 500/-
4b. Payroll/Merchant Card (July-Dec 2013)	
i) Card Issuance Fee	NIL
ii) Card replacement fee	Local Rs. 350/- and International Rs. 800/-
iii) Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
iv) Cash Withdrawal	a) From Bank Alfalah's ATM Rs. 15/- per transaction b) From 1-Link member bank ATM Rs. 15/- per transaction c) From MNET ATM Rs. 300/- or 3% of cash withdrawal amount, whichever is higher d) From Visa member bank ATM
v) Balance Enquiry	a) From Bank Alfalah's ATM NIL b) From 1-Link member bank ATM Rs. 5/- per enquiry c) From MNET ATM Rs. 25/- per enquiry d) From Visa member bank ATM
vi) Mobile PIN Issuance Charges	Rs. 10/- per PIN
vii) SMS Alert Fee	Rs. 50/- per month
viii) Merchant Cash Advance Incentive / call and pay fee	Rs. 25/- per transaction
ix) Acquiring bank charges	1% of cash advance amount

CONSUMER BANKING

A. VISA / MASTERCARD	
x) Cheque return charges / rejected Autopay service fee	Rs. 800/-
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)
xii) Internet Charges	Rs. 100/- (Per session)
xiii) Cheque Book Issuance Charges	Rs. 300/-
xiv) Foreign transactions	Up to 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
xv) Arbitration Charges	US\$ 500/-
5. Debit Card (July-Dec 2013)	
i) Card Issuance fee	Rs. 500/-
ii) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-
iii) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-
iv) Basic Card replacement fee	Rs. 500/-
v) Royal Platinum Debit Cards replacement fee	Rs. 750/-
vi) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-
vii) Voucher retrieval fee	Local Rs. 350 and International Rs. 800
viii) Cash withdrawal	a) From Bank Alfalah's ATM NIL b) From 1-Link member bank ATM Rs. 15/- per transaction c) From MNET ATM Rs. 25/- per enquiry d) From Visa member bank ATM
ix) Mobile PIN Issuance Charges	Rs. 10/- per PIN
x) SMS Alert Fee	Rs. 50/- per month
xi) Merchant Cash Advance Incentive / call and pay fee	Rs. 25/- per transaction
xii) Acquiring bank charges	1% of cash advance amount

CONSUMER BANKING

A. VISA / MASTERCARD	
v) Balance Enquiry	a) From Bank Alfalah's ATM NIL b) From 1-Link member bank ATM Rs. 5/- per enquiry c) From MNET ATM Rs. 25/- per enquiry d) From Visa member bank ATM
vi) Third Party Transfers Fee	a) Inter Bank Funds Transfer Rs. 50/- per transaction b) Inter Branch Funds Transfer Rs. 50/- per transaction
vii) SMS Alert Fee	Rs. 50/- per month
viii) Virtual Card Issuance Fee	Rs. 100/-
ix) 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)
x) Priority Pass Fee:	a) Annual Fee US\$ 10.00 b) Airport lounge Visit Fee US\$ 31.80 per visit
xi) Annual Fee	Rs. 300/- per Classic / AAK Debit Card Per Year Rs. 500/- per Gold / AAK Debit Card Per Year Rs. 1,000/- per Royal Platinum Debit Card Per Year
xii) Foreign transactions	Up to 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
xiii) Arbitration Charges	US\$ 500/-

CONSUMER BANKING

B. ALFALAH CAR FINANCING / CONSUMER CAR LEASE FINANCE	
	(July-Dec 2013)
i) Processing & documentation charges per application	Rs. 4,500/-
ii) Evaluation charges of pre owned and imported vehicles	Up to the maximum of Rs. 2,000/- (Cost at actual)
iii) Registration Service Charges	Up to the maximum of Rs. 3,000/-
iv) Premature Termination Charges	Rs. 50/- per month
v) Cheque return or rejected auto pay charges	Rs. 500/-
vi) Penalty on late payment	Rs. 100/- per day or maximum of Rs. 1,000/- per month per instalment
vii) Penalty on late insurance premium	Rs. 300/- per month
viii) Vehicle repossession charges	Actual incurred by the bank up to maximum of Rs. 100,000/-
ix) Survey charges for repossessed vehicle	Actual incurred by the Bank up to a maximum of Rs. 2,500/-
x) Warehouse charges for repossessed vehicle	Rs. 1,000 per month
xi) Comprehensive insurance charges	Cost at actual
xii) Tracker installation and monitoring charges (if installed by the customer)	Cost at actual
xiii) Tracker Management Charges (if installed by the Bank)	Up to the maximum of 2% per annum of the value of the vehicle
xiv) Waivers on Structured Corporate Deals only for Companies in Category "A"	Mark-up waiver of up to 1% below standard markup rates and up to 75% waiver on processing charges
xv) Income Evaluator Charges (if applicable)	Actual incurred by the Bank up to a maximum of Rs. 3,000/-

CONSUMER BANKING

C. ALFALAH HOME FINANCE	
	(July-Dec 2013)
i) Processing Fee	Rs. 10,000/- a) Upto Rs. 5.0 Million Rs. 15,000/- b) Above Rs. 5.0 Million to Rs. 10 Million Rs. 20,000/- c) Above Rs. 10 Million to Rs. 25 Million Rs. 30,000/- d) Above Rs. 25 Million to Rs. 50.00 Million
ii) Documentation Charges	At Actuals, 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
iii) Late Payment Charges for Financed / Disbursed Loan amount	a) Upto Rs. 1.0 Million Rs. 500/- per late payment per month b) Above Rs. 1.0 Million to Rs. 5.0 Million Rs. 1,500/- per late payment per month c) Above Rs. 5.0 Million to Rs. 10 Million Rs. 2,000/- per late payment per month d) Above Rs. 10 Million to Rs. 25 Million Rs. 3,000/- per late payment per month e) Above Rs. 25 Million to Rs. 50.00 Million
iv) Penalty on BTF	Up to 6% of outstanding amount (if loan transferred to another lender)
v) Early Settlement Penalty	6% if paid within one year (through own resources), 5% during the next four years and afterwards 3% till maturity of facility.
vi) Balloon / Partial payments	Balloon / Partial payments aggregating over & above 20% 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.
vii) Adjustment of plot purchase Loan (Without Construction)	Up to 6% of the plot purchase facility amount

CONSUMER BANKING

C. ALFALAH HOME FINANCE	
viii) 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
ix) Fee for Revalidation of Mortgages Promising Letter, if the same is not converted in to a CLP / Formal Loan Approval, within two months of its issuance	Rs. 2,500/-
x) All related charges like Cheque Return Fee etc. as applicable in general banking are payable	
xi) Income Estimation wherever applicable / required	Up to Rs. 10,000/- as per the size of the facility
Note: These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged / unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAL branch.	
All Govt. levies on all above charges otherwise will be payable by the applicant / borrower	

CONSUMER BANKING

A. VISA / MASTERCARD	
1. Credit Card Operations (July-Dec 2013)	
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 1.75% per month (21% P.A. flat rate) on SBS Transactions (APR 31.23% to 36.74%)
SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.23%
6 months	0.1841670 35.15%
9 months	0.1286110 36.36%
12 months	0.1008330 36.74%
18 months	0.0730560 36.68%
24 months	0.0591670 36.22%
30 months	0.0508330 35.66%
36 months	0.0452780 35.07%
0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions (APR 17.73% to 21.44%)	
BTF to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.23%
6 months	0.1841670 35.15%
9 months	0.1286110 36.36%
12 months	0.1008330 36.74%
18 months	0.0730560 36.68%
24 months	0.0591670 36.22%
30 months	0.0508330 35.66%
36 months	0.0452780 35.07%
1.375% per month (16.50% P.A. flat rate) on Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.23%
6 months	0.1841670 35.15%
9 months	0.1286110 36.36%
12 months	0.1008330 36.74%
18 months	0.0730560 36.68%
24 months	0.0591670 36.22%
30 months	0.0508330 35.66%
36 months	0.0452780 35.07%
ii) Late Fee	Rs. 1,000 or 10% of minimum amount whichever is higher
iii) Merchant Discount Charges	Up to 5% of Transaction amount
iv) Visa Minicard Fee	Rs. 500/- per card

CONSUMER BANKING

A. VISA / MASTERCARD	
v) Cash Withdrawal Fee:	Rs. 750/- or 3% of cash advance amount whichever is higher
a) Cash advance fee / Call & Pay fee	Rs. 400/- or 3% of cash advance amount whichever is higher
b) Acquiring bank charges	1% of cash advance amount
c) Counter fee of other cards	Rs. 300/- whichever is higher
vi) Cheque / Cash pickup fee	Rs. 200/- (available in cities having Bank Alfalah branches)
vii) Over limit fee	2% of the over limit amount or Rs. 1,000/- whichever is higher
viii) Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
ix) Card replacement fee / Upgrade Fee except Platinum Card Upgrade Fee	Rs. 500/-
x) Cheque return charges / Rejected Autopay service fee	Rs. 800/-
xi) Step by Step / Credit on Phone to SBS processing charges	Rs. 500/- or 2.5% of transaction amount whichever is higher
xii) Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs. 1000 whichever is higher
xiii) Credit Cover Premium	0.55% of outstanding amount
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)
xv) Visa Platinum / Titanium Priority Pass Fee	US\$ 10.00 US\$ 31.80 per visit
a) Annual Fee	US\$ 10.00
b) Airport lounge Visit Fee	US\$ 31.80 per visit
xvi) SMS Alert Fee	Rs. 50/- per month
xvii) Mobile Banking Fee	Rs. 100/- per month
xviii) Merchant Cash Advance Incentive	Rs. 25/- per transaction
xix) Mobile PIN issue Charges	Rs. 10/- per PIN
xx) Foreign transactions	Up to 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
xxi) Arbitration Charges	US\$ 500/-
xxii) Insurance Cancellation Charges	Rs. 100/-
xxiii) Reward Point Booklet Charges	Rs. 300/- (Per Book)
xxiv) BTF Processing Fee	Rs. 200/-
xxv) Direct Debit Enrollment Fee	Rs. 200/-
xxvi) Safe Custody Handling Charges	Rs. 500/- on Post dated cheques

CONSUMER BANKING

A. VISA / MASTERCARD	
xxviii) Platinum Card Issuance Fee	Rs. 2,000/-
xxvix) Platinum Supplementary Card Issuance Fee	Rs. 1,000/-
xxvix) Platinum Card Upgrade Fee	Rs. 1,500/-
xxvix) Platinum Supplementary Card Upgrade Fee	Rs. 1,000/-
xxvix) Internet Charges	Rs. 100/- (Per session)
xxvix) Reward Point Booklet Charges	Rs. 300/- (Per Book)
xxvix) Virtual Card Issuance Fee	Rs. 100/-
xxvix) BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount whichever is higher
xxvix) Direct Debit Enrollment Fee	Rs. 200/-
xxvix) Chip Card Issuance Fee	Rs. 100/-
2. Awami Visa / MasterCard (July-Dec 2013)	
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
SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.23%
6 months	0.1841670 35.15%
9 months	0.1286110 36.36%
12 months	0.1008330 36.74%
18 months	0.0730560 36.68%
24 months	0.0591670 36.22%
30 months	0.0508330 35.66%
36 months	0.0452780 35.07%
1.75% per month (21% P.A. flat rate) on Credit on Phone to SBS Transactions (APR 31.23% to 36.74%)	
Credit on Phone to SBS Factors & APR details:	
Installment Plan	Factor APR
3 months	0.350830 31.23%
6 months	0.1841670 35.15%
9 months	0.1286110 36.36%
12 months	0.1008330 36.74%
18 months	0.0730560 36.68%
24 months	0.0591670 36.22%
30 months	0.0508330 35.66%
36 months	0.0452780 35.07%
ii) Late Fee	Rs. 400/- or 3% of cash advance amount whichever is higher
iii) Acquiring bank charges	1% of cash advance amount
iv) Counter fee of other cards	Rs. 300/- whichever is higher
v) Cheque / Cash pickup fee	Rs. 200/- (available in cities having Bank Alfalah branches)
vi) Over Limit Fee	2% of the over limit amount or Rs. 500/- whichever is higher
vii) Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
viii) Card replacement fee / Upgrade Fee	Rs. 250/-
ix) Cheque return charges / rejected Autopay service fee	Rs. 400/-
x) Step by Step / Credit on Phone to SBS processing charges	Rs. 500/- or 2.5% of transaction amount whichever is higher

CONSUMER BANKING

A. VISA / MASTERCARD	
xi) Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs. 1000/- whichever is higher
xii) Credit Cover Premium	0.55% of outstanding amount
xiii) Utility bill payment	Rs. 15/- per utility bill
xiv) SMS Alert Fee	Rs. 50/- per month
xv) Mobile Banking Fee	Rs. 5/- per transaction
xvi) Merchant Cash Advance Incentive	Rs. 25/- per transaction
xvii) Documentation Fee	Rs. 500/-
xviii) Mobile PIN issue Charges	Rs. 10/- per PIN
xix) 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
xx) Arbitration Charges	US\$ 500/-
xxi) Insurance Cancellation Charges	Rs. 100/-
xxii) Reward Point Booklet Charges	Rs. 300/- (Per Book)
xxiii) BTF Processing Fee	Rs. 200/-
xxiv) Direct Debit Enrollment Fee	Rs. 200/-
xxv) Safe Custody Handling Charges	Rs. 500/- on Post dated cheques
3. Corporate Credit Card (July-Dec 2013)	
i) Service fee	2% per month (24% APR) on Cash Advance 2% per month (24% APR) on Retail Transactions
ii) Late Fee	Rs. 1,000 or 10% of minimum amount whichever is higher
iii) Cash Withdrawal Fee	Rs. 750/- or 3% of cash advance amount whichever is higher
a) Cash advance fee	Rs. 750/- or 3% of cash advance amount whichever is higher
b) Acquiring bank charges	1% of cash advance amount
iv) Cheque / Cash pickup fee	Rs. 200/- (available in cities having Bank Alfalah branches)
v) Over limit fee	2% of the over limit amount or Rs. 1,000/- whichever is higher

CONSUMER BANKING

A. VISA / MASTERCARD	
vi) Voucher retrieval fee	Local Rs. 500/- and International Rs. 1,000/-
vii) Card replacement fee	Rs. 2,000/-
viii) Cheque return charges / Rejected Autopay service fee	Rs. 1,000/-
ix) Credit Cover Premium	0.55% of outstanding amount
x) 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)
xi) Priority Pass Fee:	a) Annual Fee US\$ 10.00 b) Airport lounge Visit Fee US\$ 31.80 per visit
xii) SMS Alert Fee	Rs. 50/- per month
xiii) Mobile Banking Fee	Rs. 100/- per month
xiv) Merchant Cash Advance Incentive	Rs. 25/- per transaction
xv) Mobile PIN issue Charges	Rs. 10/- per PIN
xvi) Foreign transactions	Up to 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
xvii) Arbitration Charges	US\$ 500/-
xviii) Internet Charges	Rs. 100/- (per session)
xix) Reward Point Booklet Charges	Rs. 300/- (per Book)
xx) Virtual Card Issuance Fee	Rs. 100/-
xxi) SMS Alert Fee	Rs. 50/- per month
xxii) Mobile PIN issue Charges	Rs. 10/- per PIN
xxiii) Merchant Cash Advance Incentive / Call and Pay fee	Rs. 25/- per transaction
xxiv) Acquiring bank charges	1% of cash advance amount
xxv) Cheque return charges / rejected Autopay service fee	Rs. 800/-
xxvi) Utility bill payment	Rs. 25/- per utility bill (through ATM)

CONSUMER BANKING

A. VISA / MASTERCARD	
xxvii) Card Issuance Fee	1 to 5 cards - 2,500/- per card 6 to 10 cards - 1,500/- per card 11 to 15 cards - 1,000/- per card 16 and above cards - 750/- per card
xxviii) Direct Debit Enrollment Fee	Rs. 200/-
xxvix) Chip Card Issuance Fee	Rs. 750/- for Principal Member, Rs. 500/- for Supplementary Card
xxvix) Safe Custody Handling Charges	Rs. 500/- on Post dated cheques
4. Prepaid Card (July-Dec 2013)	
4a. GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	
i) Card Issuance Fee	Rs. 100/-
ii) Card replacement fee:	Rs. 200/-
iii) Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
iv) Cash Withdrawal	a) From Bank Alfalah's ATM NIL b) From 1-Link member bank ATM Rs. 15/- per transaction c) From MNET ATM Rs. 300/- or 3% of cash withdrawal amount, whichever is higher d) From Visa member bank ATM Rs. 300/- or 3% of cash withdrawal amount, whichever is higher e) From Non-Bank Alfalah's POS Machine
v) Balance Enquiry:	a) From Bank Alfalah's ATM NIL b) From 1-Link member bank ATM Rs. 5/- per enquiry c) From MNET ATM Rs. 25/- per enquiry d) From Visa member bank ATM
vi) Mobile PIN issue Charges	Rs. 10/- per PIN
vii) SMS Alert Fee	Rs. 50/- per month
viii) Merchant Cash Advance Incentive / Call and Pay fee	Rs. 25/- per transaction
ix) Acquiring bank charges	1% of cash advance amount
x) Cheque return charges / rejected Autopay service fee	Rs. 800/-
xi) Utility bill payment	Rs. 25/- per utility bill (through ATM)

SCHEDULE OF BANK CHARGES (Excluding FED)

FROM 1ST JULY 2013 TO 31ST DECEMBER 2013

Consumer Banking

- ALFALAH HOME FINANCE
- ALFALAH CAR FINANCE
- ALFALAH ROYAL FINANCE
- CONSUMER DURABLES FINANCE
- VISA/MASTERCARD