

Schedule of Bank Charges																													
Schedule of Charges (Excluding FED)																													
July-Dec-2014																													
	CONSUMER BANKING																												
A	VISA / Master Card	July-Dec-2014																											
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																											
		SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details:																											
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(ii)	Late Fee:	Rs.1,000 or 10% of minimum amount whichever is higher																											
(iii)	Merchant Discount Charges	Upto 5% of Transaction amount																											
(iv)	Visa Minicard Fee	Rs.500/- per card																											
(v)	Cash Withdrawal Fee:																												
a)	Cash advance fee / Call & Pay fee:	Rs.750/- or 3% of cash advance amount whichever is higher.																											
b)	Acquiring bank charges	1 % of cash advance amount																											
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)																											
(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 Upgradation 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:																												
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																											
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(xxi)	Arbitration Charges	US\$ 500/-																											
(xxii)	Insurance Cancellation Charges	Rs. 100/-																											
(xxiii)	Platinum Card Issuance Fee	Rs. 2,000/-																											
(xxiv)	Platinum Supplementary Card Issuance Fee	Rs. 1,000/-																											
(xxv)	Platinum Card Upgradation Fee	Rs. 1,500/-																											
(xxvi)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-																											
(xxvii)	Internet Charges	Rs. 100/- (Per session)																											
(xxviii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)																											
(xxix)	Virtual Card Issuance Fee	Rs. 100/-																											
(xxx)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher																											
(xxxi)	Direct Debit Enrollment Fee	Rs. 200																											
(xxxii)	Chip Card upgrade charges	<table border="0"> <tr> <td>Classic (Basic)</td> <td>Rs. 500</td> </tr> <tr> <td>Classic (Supplementary)</td> <td>Rs. 500</td> </tr> <tr> <td>Gold (Basic)</td> <td>Rs. 750</td> </tr> <tr> <td>Gold (Supplementary)</td> <td>Rs. 750</td> </tr> <tr> <td>Platinum (Basic)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Platinum (Supplementary)</td> <td>Rs. 1,000</td> </tr> <tr> <td>Titanium (Basic)</td> <td>Rs. 1,250</td> </tr> <tr> <td>Titanium (Supplementary)</td> <td>Rs. 800</td> </tr> </table>	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											
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(xxxiii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques																											
(xxxiv)	Card Conversion fee (One time charges)	Rs. 2000																											
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	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	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)																											
(vii)	Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher																											
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-																											
(ix)	Card replacement fee / Upgrade Fee:	Rs.250/-																											
(x)	Cheque return charges / rejected. Autopay service fee	Rs.400/-																											
(xii)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher																											
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(xiv)	Credit Cover Premium	0.55% of outstanding amount																											
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(xix)	Documentation Fee	Rs.500/-																											
(xx)	Mobile PIN issue Charges	Rs.10/- per PIN																											
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(xxii)	Arbitration Charges	US\$ 500/-																											
(xxiii)	Insurance Cancellation Charges	Rs. 100/-																											
(xxiv)	Reward Point Booklet Charges	Rs. 300/- (Per Book)																											
(xxv)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher																											
(xxvi)	Direct Debit Enrollment Fee	Rs. 200																											
(xxxiii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques																											
	3 CORPORATE CREDIT CARD	July-Dec-2014																											
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(ii)	Late Fee:	Rs.1,000 or 10% of minimum amount whichever is higher																											
(iv)	Cash Withdrawal Fee:																												
(a)	Cash advance fee	Rs.750/- or 3% of cash advance amount whichever is higher.																											
(b)	Acquiring bank charges	1 % of cash advance amount																											
(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.1,000/- whichever is higher																											
(vii)	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-																											
(viii)	Card replacement fee:	Rs.2,000/-																											
(ix)	Cheque return charges / Rejected Autopay service fee	Rs.1,000/-																											
(x)	Credit Cover Premium	0.55% of outstanding amount																											
(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)	Priority Pass Fee:																												
	a) Annual Fee	US\$ 10.00																											
	b) Airport lounge Visit Fee	US\$ 31.80 per visit																											
(xiii)	SMS Alert Fee	Rs.50/- per month																											
(xiv)	Mobile Banking Fee	Rs.100/- per month																											

(xv)	Merchant Cash Advance Incentive	Rs.25/- per transaction
(xvi)	Mobile PIN issue Charges	Rs.10/- per PIN
(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.
(xviii)	Arbitration Charges	US\$ 500/-
(xix)	Internet Charges	Rs. 100/- (Per session)
(xx)	Reward Point Booklet Charges	Rs. 300/- (Per Book)
(xxi)	Virtual Card Issuance Fee	Rs. 100/-
(xxii)	Annual Fee	Rs. 6,000/- per card
(xxiii)	Card Renewal Fee	No renewal fee
(xxiv)	Card Issuance Fee	No Issuance fee
(xxv)	Direct Debit Enrollment Fee	Rs. 200
(xxvi)	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card
(xxvii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques
4 PREPAID CARD		July-Dec-2014
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.15/- per transaction
	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	Rs.300 or 3% of cash withdrawal amount, whichever is higher.
(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
	d) From Visa member bank ATM	Rs.25/- per enquiry
(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
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs 800
(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)
(xiv)	Reload Fee	Rs. 100 /-
(xv)	Internet Charges	Rs. 100/- (Per session)
(xvi)	Cheque Book Issuance Charges	Rs.300/-
(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
(xviii)	Arbitration Charges	US\$ 500/-
4b PAYROLL / MERCHANT CARD		July-Dec-2014
i)	Card Issuance Fee	NIL
(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.15/- per transaction
	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	Rs.300 or 3% of cash withdrawal amount, whichever is higher.
	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
	d) From Visa member bank ATM	Rs.25/- per enquiry
(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
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service fee	Rs.800
(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)
(xiv)	Internet Charges	Rs. 100/- (Per session)
(xv)	Cheque Book Issuance Charges	Rs.300/-
(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
(xvii)	Arbitration Charges	US\$ 500/-
	5 DEBIT CARD:	July-Dec-2014
(i)	Card Issuance fee:	
	a) Supplementary card Issuance / Renewal fee	Rs 500
	b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-
	c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee	Rs. 750/-
(ii)	a) Basic Card replacement fee:	Rs.500
	b) Royal Platinum Debit Cards replacement fee	Rs. 1000/-
	c) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-
(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.15/- per transaction.
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.
	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.
(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
	d) From Visa member bank ATM	Rs.25 per enquiry
(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/-
(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)	Priority Pass Fee:	
	a) Annual Fee	US\$ 10.00
	b) Airport lounge Visit Fee	US\$ 31.80 per visit
(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
(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
(xv)	Arbitration Charges	US\$ 500/-

B Alfalah Car Financing / Consumer Car Lease Finance		July-Dec-2014
i)	Processing & documentation charges per application	Rs. 5,000/-
ii)	Evaluation charges of pre owned and imported vehicles	Upto the maximum of Rs. 2,000/= (Cost at actual)
iii)	Registration Service Charges	Upto the maximum of Rs. 3,000/=
iv)	Premature Termination Charges <ul style="list-style-type: none"> • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 60 installments remaining 	2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding
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 installment
vii)	Penalty on late insurance premium	Rs. 300/- per month
viii)	Vehicle repossession charges	Actual incurred by the bank upto a maximum of Rs. 100,000/-
ix)	Survey charges for repossessed vehicle	Actual incurred by the Bank upto 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)	Upto 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 upto 1% below standard markup rates and upto 75% waiver on processing charges
xv)	Income Evaluator Charges (if applicable)	Actual incurred by the Bank upto a maximum of Rs. 3,000/-
C Alfalah Home Finance		July-Dec-2014
i)	Processing Fee (local salaried)	
a)	Upto Rs. 10.00 Million	Rs.10,000/-
b)	Above Rs. 10 Million	Rs.15,000/-
	Processing Fee (self-employed/businessperson)	
a)	Upto Rs. 10.00 Million	Rs. 15,000/-
b)	Above Rs. 10 Million	Rs. 20,000/-
	Processing Fee (expatriate customer)	
a)	For any amount of facility	Rs. 15,000/-
ii)	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.
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.1,000/- per late payment per month
c)	Above Rs. 5.0 Million to Rs. 10 Million	Rs.1,500/- per late payment per month
d)	Above Rs. 10 Million to Rs.25 Million	Rs.2,000/- per late payment per month
e)	Above Rs. 25 Million to Rs. 50.00 Million	Rs.3,000/- per late payment per month
iv)	Penalty on BTF	Upto 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	
	Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding balance. However no balloon payment shall be allowed during 1st year of disbursement without levy of penalty.	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.
vii)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of the plot purchase facility amount
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 BAFL branch.

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