

Schedule of Bank Charges

(Excluding FED)

From 1st July to
31st December 2017



Bank Alfalah Limited
B. A. Building, I. I. Chundrigar Road,
Karachi, Pakistan - 74000
111 225 111
bankalfalah.com


Bank Alfalah
The Way Forward

Revision in Charges Effective 1st July 2017

Trade Services			
	A	Imports	
	1.	Letter of Credit Commission	
Page 2	1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,500/- per transaction (flat) Rs. 1,500/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.
	1.j)	Form-I handling charges	Rs. 100/- per form
	1.k)	WeBOC EIF	Rs. 100/- per transaction
	1.l)	Transfer of EIF	Rs. 500/- per transaction
	1.m)	FOC WeBOC EIF	Rs. 1,000/- per transaction
	1.n)	Issuance of Freight Certificate for imports on FOB	Rs. 1,500/- per certificate
	1.o)	Extention in maturity of Usance bills under LC	Rs. 1,000/- per bill
	1.p)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate
		2.	Import Bills (Under Sight Letter of Credit)
		2.c)	Advance remittance to suppliers abroad against imports
Page 3	3.	Import Collection Bills	
	3.a)	Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.
	3.b)	Returned Unpaid	Rs. 1,250/- in addition to correspondent bank charges.
	4.	Import on Consignment Basis	
	4.a)	Contract registration for import	0.10% minimum Rs. 1,875/- or as per arrangement approved by the Credit and Business authorities.
	4.c)	Contract Amendment	Rs. 1,000/-
	4.d)	Extention in maturity of Usance bills under contract	Rs. 1,000/-
	4.	Other Charges	
	5.g)	Handling of discrepant documents presented under L/C	US\$ 75 (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).
	5.j)	Vendor Charges	At actual
Page 4	6.	CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, the the processing charges should be taken only once, that is not for each company. In case, group concerns are approved separate limits, each entity would be treated individually for calculation of processing charges. Where approved facility package contains import based facility(ies) as Principal Limit(s), following processing charges shall be applicable.

Trade Services			
	A Imports		
Page 4	6.a)	New Facility/Enhancement	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 55,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	6.b)	Renewal	Renewal at existing/reduced level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	6.c)	EOL/OTT	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500/- Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
Page 5	B Exports		
	1. Letter of Credit		
	1.a)	i. Advising our customer	Rs. 1,500/- (flat)
		ii. Advising other customer	Rs. 2,500/- (flat)
	1.b)	Amendment	Rs. 1,200/- per amendment
	1.d)	Transfer of Export Letter of Credit	Rs. 1,500/-
	1.e)	WOBODC Fee	Rs. 100/- per transaction
	1.f)	Transfer of EFE	Rs. 500/- per transaction
	1.g)	Export LC Cancellation	Rs. 750/- plus SWIFT charges
	2. Export Bills		
	2.c)	Negotiation of Rupee bills under Export Letter of Credit	0.25% minimum Rs. 1,000/- Markup @ Rs. 0.45/ per day. Rs. 1,000/- from the date of negotiation till the date of realisation.
	2.d)	Foreign bills sent for collection returned unpaid	Rs. 1,250/- (flat)
	3. Collections		
3.b)	Documentary (on which bank does not earn any exchange income)	Rs. 1,000/- per collection	
4. Service Charges			
4.b)	i) DLT per GD ii) DLT for full financial year	Rs. 1,500/- 0.1% or Rs. 5,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.	

Trade Services			
	B	Exports	
Page 6	4.g)	Late realisation negotiation (Sight)	If proceeds not realised within 12 days then markup @ Rs. 55 per Rs. 1,000/- per day is to be charged for any delay beyond 12 days or as per arrangement approved by the Credit and Business authorities.
	4.h)	Late realisation negotiation (Usance)	If proceeds not realised within due date then markup @ Rs. 55/- per Rs. 1,000/- per day is to be charged for any delay beyond 3 days or as per arrangement approved by the Credit and Business authorities.
	4.i)	Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	Paisa 55 per day per Rs. 1,000/- to be charged if proceeds realised after 12 days in case of sight documents.
	4.j)	Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds are not realised within due date in our Nostro accounts then penalty Paisa 55 per day per Rs. 1,000/- to be charged for any delay beyond 03 days or as per arrangement approved by the Credit and Business authorities from the date of maturity.
	4.m)	NOC for entitlement against EE statement	Rs. 1,500/- per NOC
	4.n)	Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate
	4.o)	Export Proceed Transfer	0.1% or Rs. 1,000/-, whichever is lower
	4.p)	Issuance of EPRC beyond one year	Rs. 500/- per certificate
	4.q)	Handling of ERS application	Rs. 500/-
	4.r)	Export performance verification	Rs. 1,000/- per EE form
Page 7	4.s)	Vendor charges	At actual
	5)	New Facility/Enhancement	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000 From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000 Above Rs. 100M - Upto 0.2%* or a minimum of PKR 55,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	5.a)	Renewal	Renewal at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500 From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500 Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.

Trade Services		
Page 7	B Exports	
	5.b) EOL/OTT	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500 Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
Page 8	D Inland Letters of Credit	
	1. Letter of Credit	
	1.h) Sales Tax Fed Invoice Certificate	Rs. 300/-
	1.i) Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.
Advances/Finances		
Page 10	A Advances	
	1.c) ii) SME/Commercial Borrower (new facility)	New facility/enhancement/renewal with enhancement Upto Rs.4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000/- Above Rs.100M - Upto 0.2%* or a minimum of PKR 55,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
		Renewal at existing Level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500/- From Rs. .50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
	iii) OTT/EOLs	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500/- Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.
Page 11	1.g) Replacement of Securities (interim)	i) For cash/cash equivalent Rs. 3,500/- (flat) ii) For other securities Rs. 7,000/- (flat)
	1.h) To mark lien on securities not issued by us	Rs. 550/- (service charges)

Advances/Finances		
Page 12	A Advances	
	2. Charges for Advances Against Pledge/Hypothecation	
	2.h i) 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	Markup@Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged as per arrangement approved by the Credit and Business authorities excluding NPL/classified account from the date of classification.
Page 13	3. Alfalah Karobar Finance	
	i) Processing Fee (Up-front with LAF)	<p>New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.</p> <p>Renewals at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.</p>
Page 14	4. Alfalah Milkiat Finance	
	i) Processing Fee(Up-front with LAF)	Rs. 8,500/- or 0.2% of the loan amount, whichever is higher.
	5. Alfalah Quick Finance	
	i) Processing Charges	Rs. 1,600/- per application
	ii) Renewal/Enhancement Charges	Rs. 800/- per application
	7. Alfalah Merchant Line	
	i) Processing Fee (Up-front with LAF)	<p>New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2%* or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Up to 0.2%* or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 0.2%* or a minimum of PKR 17,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.</p> <p>Renewals at existing level Up to Rs. 4.999M - Up to 0.2%* or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Up to 0.2%* or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 0.2%* or a minimum of PKR 17,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.</p>

Advances/Finances		
Page 16	C. Alfalah Rural Finance	
	i) Processing Fee	
	a) Fresh/Enhancement Applications	In case of enhancement fee to be calculated on enhancement amount only i) Upto Rs. 1 M @0.2% of the limit with a minimum Rs. 1,150/- ii) Above Rs. 1 M to Rs. 10 M @0.2% of the limit with a minimum Rs. 2,900/- iii) Above Rs. 10 M @0.2% of the limit with a minimum Rs. 21,000/-
	b.) Renewal Fee (flat)	i) Upto Rs. 1M Rs. 2,000/- ii) Above Rs. 1M to Rs. 5M Rs. 2,900/- iii) Above Rs. 5M to Rs. 10M Rs. 8,000/- iv) Above Rs. 10M Rs. 17,500/-
Page 17	vii) Late payment charges on delayed markup servicing after grace period of one month from due date (excepting markup payable by PDDC) i) Amount of overdue markup Upto Rs. 50,000/- ii) Amount of overdue markup exceeds Rs. 50,000/- Upto Rs. 250,000/- iii) Amount of overdue markup exceeds Rs. 250,000/-	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed.
	viii) a) Late payment charges on delayed annual cleanup b) Late payment of instalments (TF) c) Late adjustment of Paidawari Zarai Sahulat DF d) Late payment of rentals under LF	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed/condition uncompleted.
Consumer Banking		
Page 20	A. Visa/MasterCard/AMEX Card	
	1. Credit Card Operations	
	viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 600/-
	ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-
	xv) SMS Alert Fee	Rs. 85/- per month
Page 23	2. Awami Visa/MasterCard	
	xiv) SMS Alert Fee	Rs. 70/- per month
Page 24	3. Corporate/SME Credit Card	
	xii) SMS Alert Fee	Rs. 85/- per month
Page 26	4. Prepaid Card	
	vi) SMS Alert Fee	Rs. 85/- per month
Page 27	4b. Payroll/Merchant Card	
	vi) SMS Alert Fee	Rs. 85/- per month
Page 28	5. Debit Card	
	ix) Annual Fee	Rs. 675/- per Classic/AKK Debit Card per year Rs. 895/- per Gold/AKF Debit Card per year
Page 29	B. Personal Loans	
	i) Processing Fee	Rs. 3,500/- or 1.2% of the loan amount, whichever is higher
	C. Alfalah Auto Loan/Consumer Auto Lease Finance	
	i) Processing & Documentation Charges per application	Rs. 7,500/-
	v) Cheque Return or Rejected Auto Pay Charges	Rs. 600/-
	ix) Warehouse Charges for Repossessed Vehicle	Rs. 1,200/- per month

Advances/Finances				
Page 30	D. Alfalah Home Finance			
	i) Processing Fee Processing Fee (local salaried) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 6,000/- (flat) Rs. 6,000/- (flat) Rs. 6,000/- (flat)		
General Banking				
Page 32	A. Inward/Outward Remittances (Foreign) and Cheque Purchase			
	1.a)	Outward T.T. through Debit of Account Demand Draft through Debit of Account	USD 18 flat rate for payments upto USD 1,000. 0.25% of payments exceeding USD 1,000, with min. charge of USD 18 and max. charge of USD 75. SWIFT charges US\$ 5 or eqv PKR will be additional	
	1.b)	Issuance of Duplicate FDD Cancellation of FDD/FTT/FMT Stop Payment of FDD	USD 12 or equivalent PKR plus actual SWIFT charges. USD 6 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual). USD 6 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).	
	1.d)	Inward: If proceeds are credited to an account maintained with us Others	NIL USD 6 or equivalent.	
	1.e)	Received from abroad or local Bank's branches & where payment is demanded in Foreign Currency	Minimum USD 4 - Maximum USD 7 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.	
	2. Foreign Exchange Permits			
	2.a)	Family Maintenance	Rs. 1,200/- per transaction	
	2.b)	Studies Abroad	Rs. 1,200/- per transaction	
	2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,700/- per transaction plus remittance charges	
	2.d)	Other approvals from SBP	Rs. 1,700/- per transaction plus remittance charges	
	3. Other Charges			
	3.a)	Unpaid Items	Inward: USD 15 per instrument plus actual postage/courier charges. Outward: USD 12 per instrument (Equivalent Pak Rupees) plus actual postage/courier charges. Correspondence charges will be extra if any at actual.	
	B. Remittances (Domestic)			
	Page 33	1.a)	Bankers' Cheque	Bankers' Cheque For Account Holders: Rs. 275/- For Non Account Holder: Upto 100 k - Rs. 720/- (flat) Above 100k - Rs. 1,200/- (flat) For Non Account Holders Bankers' Cheque upto PKR 500,000/- can be made on daily basis

General Banking

Page 33		Bankers' Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.
	1.b)	Cancellation of Pay Order/Demand Draft/Bankers' Cheque	Rs. 350/- (flat)
		Stop Payment of Pay Order/Demand Draft/Bankers' Cheque	Rs. 400/- (flat)
	1.c)	Issuance of Duplicate Bankers' Cheque	Rs. 275/- (flat)
	1.f)	RTGS Charges i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval)
	ii) MT 102 Monday to Friday (PKR 100,000 to PKR 999,999)	9:00 am to 4:00 pm - Rs. 50/- per transaction (subject to treasury approval)	
Page 34	C. 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 the period for a year)
		i) Small	Rent Rs. 3,000/- per annum or life time free locker facility on deposit of Rs. 30,000/- key deposit. Refundable in case of surrender of the locker facility.
		ii) Medium	Rent Rs. 4,000/- per annum or life time free locker facility on deposit of Rs. 40,000/- key deposit. Refundable in case of surrender of the locker facility.
	iii) Large	Rent Rs. 6,000/- per annum or life time free locker facility on deposit of Rs. 50,000/- key deposit. Refundable in case of surrender of the locker facility.	
	1.d)	Late Fee (locker rental)	Rs. 250/- per month or part thereof for all locker sizes.
Page 35	D. Miscellaneous Charges		
	1. Balance Confirmation		
	1.a)	Balance Confirmation Certificate	Rs. 300/- (flat)
Page 36	3. Cheques/Cheque Books		
	3.a)	Issuance of New Cheque Book (PKR & FCY)	Rs. 12/- per leaf
	3.b)	Stop Payment of Cheques	Rs. 400/- per cheque maximum Rs. 1,200/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked .
	3.c)	Stop Payment of Lost Cheque Book	Rs. 1,200/- or USD 14 or equivalent PKR for FCA.
	4. Clearing		
	4.a)	Pak Rupee Clearing i) Same day clearing charges ii) Intercity clearing charges iv) Cheque returned unpaid <ul style="list-style-type: none"> • Inward clearing (applies on Intercity clearing as well) • OBC return charges • Inward bill for collection, returned unpaid 	Rs. 550/- per instrument Rs. 245/- per instrument (Intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections) Rs. 650/- per cheque Rs. 250/- per cheque returned (Postage/ Courier charges are not applicable) Rs. 450/- per cheque

General Banking

	5. Issuance, Retrieval, etc. of Statements/Certificates/Documents	
	5.a) Account Maintenance Certificate	Rs. 120/- per certificate
Page 37	5.h) Service charges for not maintaining requisite balance, as defined below for all products: i) PKR Current Accounts Rs. 5,000/- monthly average balance (account opening balance Rs. 1,000/-) ii) Alfalah Kamyab Karobar Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-) iii) FCY Current Accounts (account opening balance/monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000 vi) Royal Profit Rs. 100,000/- average monthly balance (account opening balance Rs. 10,000/-) vii) Alfalah Kifayat Account Rs. 10,000/- monthly average Rs. 10,000/-	Rs. 50/- per month (inclusive of FED) Rs. 50/- per month (inclusive of FED)
	9. Escrow Account/Arrangement	Pricing will be negotiated on case to case basis between the customer and the Bank.
	11. Other Charges	
Page 38	11.d) Online Transaction Charges	Cash Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Monthly average balance of preceding month Upto Rs. 500,000: Rs. 240/- and Above Rs. 500,000: Rs. 195/- for each deposit/withdrawal b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 240/- for each deposit/withdrawal Charges to be recovered upfront at the counter from the Depositor in case of deposit/Beneficiary in case of withdrawal. *Islamabad and Rawalpindi will be treated as within city while deducting charges.
Page 39		d) Savings Account:.* Within city: Free Intercity: Rs. 240/-for each deposit/withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary) *Islamabad and Rawalpindi will be treated as within city while deducting charges. Online Clearing/Funds Transfer Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Monthly average balance of preceding month Upto Rs. 500,000: Rs. 185/- and Above Rs. 500,000: Rs. 150/- for each deposit/withdrawal b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 185/- for each deposit/withdrawal Charges to be recovered upfront at the counter from the Depositor in case of clearing and Remitter in case of funds transfer. *Islamabad and Rawalpindi will be treated as within city while deducting charges.

General Banking

Page 39			<p>d) Savings Account:*</p> <p>Within city: Free</p> <p>Intercity: Rs. 185/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary)</p> <p>Charges to be recovered upfront from the Beneficiary in case of clearing and Remitter in case of funds transfer.</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>
	12.	Alfalsh At Work-Payroll Accounts*	<ul style="list-style-type: none"> - No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards** - Free Bankers' Cheque - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of iLink and M-Net Charges) <p>Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.</p> <p>*Terms and Conditions apply.</p> <p>**Replacement cards will be charged as per prevailing SOC.</p>
Page 40	13.	Term Deposit Encashment Penalty for LCY & FCY Deposits	<p>For LCY TDR's</p> <p>LCY Term Deposits with tenors less than 1 year</p> <ul style="list-style-type: none"> - Profit will be paid at the nearest completed tenor rate* applied for the completed period. <p>*Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p> <p>LCY Term Deposits with tenors of 1 year or more</p> <ul style="list-style-type: none"> - Profit will be paid for the completed term at the minimum savings rate.* <p>*Minimum savings rate to be applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.</p> <p>For FCY TDR's</p> <ul style="list-style-type: none"> - Profit will be paid at the nearest prevailing completed tenor rate* applied for the completed period. <p>*Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p>
	14.	Alfalsh Kamyab Karobar Average Monthly Balance (requirement for services) Bankers' Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* SMS Alerts Online Banking Transactions *Only Silver/Gold	<p>Rs. 25,000/-</p> <p>Free Free Free Free Free Free</p>

General Banking																																													
Page 40	15.	Rupee Current Account Average Monthly Balance (requirement for free services) Bankers' Cheque Cheque Book	Rs. 50,000/- 5 Free Bankers' Cheque per month 1st Cheque Book Free																																										
	18.	Alfalah Remittance Account SMS Alerts E-Statements	Free Free																																										
Branchless Banking																																													
Page 42	<p>Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.</p> <p>a) Pricing for Domestic Remittance (CNIC to CNIC Transfer)</p> <table border="1"> <thead> <tr> <th>Slab Start</th> <th>Slab End</th> <th>Total Charges (PKR)*</th> </tr> </thead> <tbody> <tr><td>0</td><td>1,000</td><td>60</td></tr> <tr><td>1,001</td><td>2,500</td><td>120</td></tr> <tr><td>2,501</td><td>4,000</td><td>180</td></tr> <tr><td>4,001</td><td>6,000</td><td>240</td></tr> <tr><td>6,001</td><td>8,000</td><td>300</td></tr> <tr><td>8,001</td><td>10,000</td><td>360</td></tr> <tr><td>10,001</td><td>13,000</td><td>420</td></tr> <tr><td>13,001</td><td>16,000</td><td>480</td></tr> <tr><td>16,001</td><td>20,000</td><td>550</td></tr> <tr><td>20,001</td><td>25,000</td><td>650</td></tr> <tr><td>25,001</td><td>30,000</td><td>750</td></tr> <tr><td>30,001</td><td>40,000</td><td>850</td></tr> <tr><td>40,001</td><td>50,000</td><td>950</td></tr> </tbody> </table> <p>*All charges are inclusive of FED.</p>		Slab Start	Slab End	Total Charges (PKR)*	0	1,000	60	1,001	2,500	120	2,501	4,000	180	4,001	6,000	240	6,001	8,000	300	8,001	10,000	360	10,001	13,000	420	13,001	16,000	480	16,001	20,000	550	20,001	25,000	650	25,001	30,000	750	30,001	40,000	850	40,001	50,000	950	
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Page 43	<p>f) Cash Deposit to any other Bank Account at Agent Location</p> <table border="1"> <thead> <tr> <th>Slab Start</th> <th>Slab End</th> <th>Total Charges (PKR)</th> </tr> </thead> <tbody> <tr><td>0</td><td>1,000</td><td>58</td></tr> <tr><td>1,000</td><td>2,500</td><td>58</td></tr> <tr><td>2,500</td><td>4,000</td><td>69.6</td></tr> <tr><td>4,000</td><td>6,000</td><td>92.8</td></tr> <tr><td>6,000</td><td>8,000</td><td>116</td></tr> <tr><td>8,000</td><td>10,000</td><td>139.2</td></tr> <tr><td>10,000</td><td>13,000</td><td>162.4</td></tr> <tr><td>13,000</td><td>16,000</td><td>185.6</td></tr> <tr><td>16,000</td><td>20,000</td><td>208.8</td></tr> <tr><td>20,000</td><td>25,000</td><td>232</td></tr> </tbody> </table> <p>*All charges are inclusive of FED.</p>		Slab Start	Slab End	Total Charges (PKR)	0	1,000	58	1,000	2,500	58	2,500	4,000	69.6	4,000	6,000	92.8	6,000	8,000	116	8,000	10,000	139.2	10,000	13,000	162.4	13,000	16,000	185.6	16,000	20,000	208.8	20,000	25,000	232										
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Branchless Banking

Branchless Banking CUP Card			
Page 43	i)	Card Issuance Fee	Upto Rs. 295/-*
	ii)	Co-branded Card Issuance/Annual Fee	Upto Rs. 1,755/-*
	iv)	Co-branded Card Replacement Fee	Upto Rs. 750/-*
	xi)	IBFT Sending PKR 0-10,000 PKR 10,001-250,000	Free Rs. 20/-
* The charges may be reduced or waived by business team based on the relationship with the client. All charges are inclusive of FED.			
EOBI Pensioner CUP Card			
Page 44	vii)	IBFT Sending PKR 0-10,000 PKR 10,001-250,000	Free Rs. 20/-
Alternative Delivery Channels			
Page 45	1.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 250,000/- per day limit	Rs. 299/- per annum
	2.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 500,000/- per day limit	Rs. 349/- per annum
	3.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 1,000,000/- per day limit	Rs. 499/- per annum
	4.	Branch Banking SMS Alert Fee*	Rs. 85/- per month
	5.	Inter Bank Fund Transfer	
	i)	Transaction amount less than or equal to PKR 10,000/-	Rs. 15/-
	ii)	For transaction amount greater than PKR 10,000/- to less than or equal to PKR 250,000/-	Rs. 75/-
iii)	For transaction amount greater than PKR 250,000/- to less than or equal to PKR 500,000/-	Rs. 100/-	
iv)	For transaction amount greater than PKR 500,000/- to less than or equal to PKR 1,000,000/-	Rs. 150/-	
7.	Pay to CNIC Charges 0-1,000 1,001-2,500 2,501-4,000 4,001-6,000 6,001-8,000 8,001-10,000 10,001-13,000 13,001-15,000	Rs. 39.66 Rs. 80.17 Rs. 119.83 Rs. 160.34 Rs. 200 Rs. 239.66 Rs. 280.17 Rs. 310.34	
*Services are free to avail for Bank Alfalah employees.			

Bank Alfalah Premier

	PKR 2 Million - PKR 2.999 Million	PKR 3 Million - PKR 6.999 Million	PKR 7 Million & Above
	Issuance of Bankers' Cheque Cancellation of Bankers' Cheque 50% waiver on Late Fee Locker Rental/Locker Rental	Issuance of Bankers' Cheque Cancellation of Bankers' Cheque Duplicate Bankers' Cheque Late Fee Locker Rental/Locker Rental	Issuance of Bankers' Cheque Cancellation of Bankers' Cheque Duplicate Bankers' Cheque
Page 46	Consumer Finance Visa Signature Debit Card Waiver of Annual and Issuance Fee Complimentary access to 650 airport lounges (additional 250 lounges will be charged USD 31.80) Guests accompanying the card holder will be charged at USD 27 Visa Platinum Credit Card Waiver of Annual and Issuance Fee Waiver of Supplementary Card Issuance Fee Priority Pass Annual Fee: USD 10 Complimentary access to 600 airport lounges (additional lounges will be charged USD 31.80) SME Waiver on Regular Processing Fee 50 basis point waiver on Quick Finance		

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- B. Exports
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- B. Lease Finance
- C. Alfalah Rural Finance
- D. Guarantees

Consumer Banking

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- B. Alfalah Personal Loans
- C. Alfalah Car Financing
- D. Alfalah Home Finance

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- B. Remittances (Domestic)
- C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers
- D. Miscellaneous Charges

Branchless Banking

Alternative Delivery Channels

Bank Alfalah Premier

Trade Services

A. Imports

GL Account

1. Letter of Credit Commission		
1.a) i) Cash Letter of Credit Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts. In case of revolving LCs, LC, commission should be charged on each shipment	Upto 10.000 (M) 0.40% for first quarter and 0.20% for subsequent quarters. From 10.001 (M) upto 100.000 (M) 0.30% for first quarter and 0.15% for subsequent quarters From 100.001 (M) upto 200.000 (M) 0.15% for first quarter and 0.10% for subsequent quarters. Above 200.000 (M) 0.10% for first quarter and 0.10% for subsequent quarters. Minimum charge of Rs. 1,500/- or as per arrangement approved by the Credit and Business authorities. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.	52305
ii) LCs to be issued against 100% cash margin	As per arrangement with the customer approved by the Credit and Business authorities.	52305
1.b) i) Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for a period of over one year	Commission at the time of opening of Letter of Credit at the rate upto 0.40% per quarter or part thereof upto final payment, minimum Rs. 2,000/- commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding/reduced liability as per revised Schedule of Charges applicable as on date.	52305
ii) In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers/buyers credit on behalf of applicant	Commission @ 1.6% per annum on reducing liability basis or as per arrangement approved by the Credit and Business authorities. Minimum Rs. 2,000/-.	52305
1.c) Revalidation Commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above. NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.	52306

Trade Services

A. Imports

GL Account

1.d)	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.	52306
1.e)	Letter of Credit Confirmation/ Cancellation in case where the charges are on account of applicant	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 1,800/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter Subsequent Quarter	1% per quarter or part thereof minimum Rs. 1,500/-. 0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission if bills are to be drawn at usance under Letters of Credits	a) Rs. 900/- per bill to be charged at the time of retirement of bills. (b) In addition, commission at the rate 0.15% per month or part thereof to be charged for any period beyond validity of LC, minimum Rs. 600/-. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,500/- per transaction (flat) Rs. 1,500/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.j)	Form-I handling charges	Rs. 100/- per form	52368
1.k)	WeBOC EIF	Rs. 100/- per transaction	52305
1.l)	Transfer of EIF	Rs. 500/- per transaction	52305
1.m)	FOC WeBOC EIF	Rs. 1,000/- per transaction	52305
1.n)	Issuance of Freight Certificate for imports on FOB	Rs. 1,500/- per certificate	52309
1.o)	Extention in maturity of Usance bills under LC	Rs. 1,000/- per bill	52306
1.p)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate	52309
2. Import Bills (Under Sight Letter of Credit)			
2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Markup @ Rs. 0.55/- per 1,000 daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Markup @ Rs. 0.60/- per 1,000 daily products on the bill amount shall be charged or as per arrangement the Credit and Business authorities.	Relevant Markup Income Account
2.c)	Advance remittance to suppliers abroad against imports	0.125% minimum Rs. 1,500 plus remittance charges. In case of remittance against LC/ contract no commission and only remittance charges to be recovered.	55517

Trade Services

A. Imports

GL Account

3. Import Collection Bills		
3.a) Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.	65078
3.b) Returned Unpaid	Rs. 1,250/- in addition to correspondent bank charges.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 1,875/- or as per arrangement approved by the Credit and Business authorities.	52305
4.b) Handling Charges	Rs. 1,000/-	65078
4.c) Contract Amendment	Rs. 1,000/-	52313
4.d) Extension in maturity of Usance bills under contract	Rs. 1,000/-	52313
5. Other Charges		
5.a) Postage	Rs. 150/- or actual, whichever is higher	55507
5.b) Courier Service	As per actual	65062
5.c) SWIFT Messages		
i) Full Text of Letters of Credit	Rs. 1,500/-	55510
ii) Brief Text of Letters of Credit	Rs. 600/-	55510
iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 500/-	55510
5.d) Obtaining credit reports on supplier from credit rating agency	As per actual	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual	55510
5.f) Service charges against import transactions i.e. import bill (PAD), usance bills under Letter of Credits, collection and consignment basis	0.1% flat minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	55517
5.g) Handling of discrepant documents presented under L/C	US\$ 75 (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
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	Markup @ Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
5.i) Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,000/- per NOC	52368
5.j) Vendor Charges	At Actual	52309

Trade Services

A. Imports

GL Account

6. CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, the processing charges should be taken only once, that is not for each company. In case, group concerns are approved separate limits, each entity would be treated individually for calculation of processing charges. Where approved facility package contains import based facility(ies) as Principal Limit(s), following processing charges shall be applicable.	
6.a) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 55,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305
6.b) Renewal	Renewal at existing/reduced level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305
6.c) EOL/OTT	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500/- Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305

Note:

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation 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.
- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- Bank reserves the right to change the rate of markup at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

Trade Services

B. Exports

GL Account

1. Letter of Credit		
1.a) i. Advising our customer ii. Advising other customer	Rs. 1,500/- (flat) Rs. 2,500/- (flat)	52316
1.b) Amendment	Rs. 1,200/- per amendment	52316
1.c) Confirmation	0.25% per quarter minimum Rs. 1,000/- or as per arrangement approved by the Credit and Business authorities.	52315
1.d) Transfer of Export Letter of Credit	Rs. 1,500/-	52316
1.e) WOBOS Fee	Rs. 100/- per transaction	55517
1.f) Transfer of EFE	Rs. 500/- per transaction	55517
1.g) Export LC Cancellation	Rs. 750/- plus SWIFT charges	52304
2. Export Bills		
2.a) Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,225/- (flat)	55517
2.b) Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,000/- (flat)	55517
2.c) Negotiation of Rupee bills under Export Letter of Credit	0.25% minimum Rs. 1,000/- Markup @ Rs. 0.45/ per day, Rs. 1,000/- from the date of negotiation till the date of realisation.	65034
2.d) Foreign bills sent for collection returned unpaid	Rs. 1,250/- (flat)	65052
3. Collections		
3.a) Clean Financial Instruments	Rs. 245/- per collection	55517
3.b) Documentary (on which bank does not earn any exchange income)	Rs. 1,000/- per collection	55517
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	Rs. 0.12 per Rs. 100/- minimum of Rs. 600/-	55517
4.b) i) DLTL per GD ii) DLTL for full financial year	Rs. 1,500/- 0.1% or Rs. 5,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.	55511
4.c) Discrepant Documents Charges	Minimum Rs. 2,000/- Maximum 0.1% subject to ceiling of Rs. 5,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.	52310
4.d) Clean Document Charges	Minimum Rs. 1,000/- Maximum 0.05% subject to ceiling of Rs. 2,500/- plus courier charges or as per arrangement approved by the Credit and Business authorities.	52330
4.e) Handling fee for freight subsidy cases	Rs. 245/- (subject to change by EPB)	55511
4.f) Export development surcharge - handling fee	Rs. 80/- (subject to change by EPB)	55511

Trade Services

B. Exports

GL Account

4.g) Late realisation negotiation (Sight)	If proceeds not realised within 12 days then markup @ Rs. 55 per Rs. 1,000/- per day is to be charged for any delay beyond 12 days or as per arrangement approved by the Credit and Business authorities.	65036
4.h) Late realisation negotiation (Usance)	If proceeds not realised within due date then markup @ Rs. 55/- per Rs. 1,000/- per day is to be charged for any delay beyond 3 days or as per arrangement approved by the Credit and Business authorities.	65036
4.i) Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	Paisa 55 per day per Rs. 1,000/- to be charged if proceeds realised after 12 days in case of sight documents.	65036
4.j) Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds are not realised within due date in our Nostro accounts then penalty Paisa 55 per day per Rs. 1,000/- to be charged for any delay beyond 03 days or as per arrangement approved by the Credit and Business authorities from the date of maturity.	65036
4.k) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.10%, minimum Rs. 1,000/-	55517
4.l) NOC issuing charges for each Form 'E'	Rs. 120/- per form	52368
4.m) NOC for entitlement against EE statement	Rs. 1,500/- per NOC	52368
4.n) Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate	55517
4.o) Export Proceed Transfer	0.1% or Rs. 1,000/-, whichever is lower	55517
4.p) Issuance of EPRC beyond one year	Rs. 500/- per certificate	55517
4.q) Handling of ERS application	Rs. 500/-	55517
4.r) Export performance verification	Rs. 1,000/- per EE form	55517
4.s) Vendor charges	At actual	
5) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000 From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000 Above Rs. 100M - Upto 0.2%* or a minimum of PKR 55,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305

Trade Services

GL Account

5.a) Renewal	Renewal at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500 From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500 Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305
5.b) EOL/OTT	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700 From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500 Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52305

Note:

- Any charges in respect of export business other than above mentioned are not to be recovered.
- All State Bank of Pakistan punitive charges relating to delayed repatriation of fund will be debited to customer account.

C. Foreign Bills Purchased/Collection

1.a) Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.	52051
1.b) FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges (correspondent bank charges will be extra, if any).	65052
1.c) Registration of student case	US\$ 100 first year, every renewal US\$ 75 plus applicable remittance charges.	55579

Trade Services

D. Inland Letters of Credit

GL Account

1. Letter of Credit		
1.a) Issuance	0.4% per quarter or part thereof. Minimum Rs. 1,500/- or as per arrangement approved by the Credit and Business authorities.	52305
1.b) i) Amendments	Rs. 1,225/- (flat) per amendment	52306
ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,000/- per amendment plus commission as per item number 1.a) above.	52306
1.c) Advising	Rs. 1,000/- (flat) per Letter of Credit	52316
1.d) Acceptance Commission	a) Rs. 500/- (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate upto 0.125% per month for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-	52308 52308
1.e) Service charges on retirement of Sight/Usance Bills	0.10% of bill amount (flat) minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	55517
1.f) Confirmation/Cancellation	<u>In case of confirmation</u> 0.25% per quarter or part thereof minimum Rs. 500/- <u>In case of cancellation</u> as per actual.	Confirmation: 52315 Cancellation: 52304
1.g) Discrepancy charges in case of sight/usance bills under inland L/C	Rs. 1,000/- (flat)	52310
1.h) Sales Tax Fed Invoice Certificate	Rs. 300/-	65078
1.i) Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.	52310
2. Collection		
2.a) Documentary	0.30% of document value minimum Rs. 750/- or as per arrangement approved by the Credit and Business authorities.	65051
2.b) Clean (including cheques)	Rs. 500/- flat on bill less than USD 10,000/- Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	65051

Trade Services

D. Inland Letters of Credit

GL Account

3. Purchase of Bills/Cheques etc.		
3.a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330
ii) Through branches of our Bank	As per arrangement with the customer.	52330
3.b) i) Clean Bills/Trade Cheques	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330/51500
ii) Invoice Finance/Guarantee Discounting	0.45% minimum Rs. 200/- plus markup from the date of finance or discounting to the date of payment.	52330/51500
iii) Through branches of our Bank	As per arrangement with the customer.	52330/51500
3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3.a above, plus markup/markdown from the date of purchase till the date of payment.	52330
ii) Markup if retired upto 21st day	Rs. 0.46 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment).	65034
iii) Markup if retired during next 210 days	Rs. 0.55 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment) or as per arrangement approved by the Credit and Business authorities.	65034
3.d) Dividend Warrants, etc.	0.60% of the amount of dividend warrants, minimum Rs. 50/-	52621
3.e) Negotiation at Sight	0.25% minimum Rs. 500/-	52312
3.f) Collection Charges for Usance Bills	0.40% per bill, minimum Rs. 500/-	52330
4. Unpaid items		
4.a) Returning Charges		
i) Documentary Bills	Rs. 400/- per bill	52607
ii) Clean Bills	Rs. 400/- per bill	52607
5. Other Charges		
5.a) Collection Agent Charges	As per actual	Relevant Expense Code
5.b) Postage	Rs. 100/-	55507/55581
5.c) Telex	Rs. 500/- (full)	55510
5.d) Storage Charges	Rs. 50/- per pack per day	52607

Note:

- Collecting agent charges, if the collecting bank is different, will be extra.
- Other 'out-of-pocket' expenses will be charged at actual.

Advances/Finances

A. Advances

GL Account

1.a)	Project Examination/Term Loan Due Diligence Fee	1.5% of project facility requested or as arrangement approved by the Credit and Business authorities.	55563
1.b)	Interim Review/Processing Fee	Rs. 3,500 (flat)	55563
1.c)	New Facility Initiation/Renewal of Facility (where applicable)	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, then the processing charges should be taken only once that is not for each company.	
	i) Corporate Borrower	Upto 0.01% of sanctioned amount or as per arrangement approved by the Credit and Business authorities.	55563
	ii) SME/Commercial Borrower (new facility)	New facility/enhancement/renewal with enhancement Upto Rs.4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 35,000/- Above Rs.100M - Upto 0.2%* or a minimum of PKR 55,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55563
		Renewal at existing Level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Upto 0.2%* or a minimum of PKR 17,500/- Above Rs. 100M - Upto 0.2%* or a minimum of PKR 27,500/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55563
	iii) OTT/EOLs	Upto Rs. 19.999M - Upto 0.2%* or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Upto 0.2%* or a minimum of PKR 7,500/- Above Rs. 50M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55563

Advances/Finances

A. Advances

GL Account

1.d)	Commitment Fee/Up-front Fee	0.50% - 1.00% (on sanction/renewal) or as per arrangement approved by the Credit and Business authorities (if mentioned in the approval/sanction advice).	52019
1.e)	Legal & Administration Fee (where legal advise is obtained)	As per actual	Relevant Expense Code
1.f)	Miscellaneous charges (documents, evaluation of security and maintenance thereof)	As per actual	Relevant Expense Code
1.g)	Replacement of Securities (interim)	i) For cash/cash equivalent Rs. 3,500/- (flat) ii) For other securities Rs. 7,000/- (flat)	52607
1.h)	To mark lien on securities not issued by us	Rs. 550/- (service charges)	52607
1.i)	Registration of charge with Registrar of Securities Exchange Commission of Pakistan (SECP)	Actual charges incurred by the branch.	Relevant Expense Code
1.j)	Late payment of instalments Commercial TF (If TF is to be repaid on amortisation basis)	0.1% per day of the overdue instalment amount.	52235
1.k)	Penal markup on CF pledge after expiry	1.00% p.a on outstanding exposure of CF pledge in case of non-adjustment after expiry	

2. Charges for Advances Against Pledge/Hypothecation

2.a)	Godown Rent	As per actual	Relevant Expense Code
2.b)	Godown Staff Salaries	As per actual	Relevant Expense Code
2.c)	i) Godown inspection charges when inspection is carried out by Bank's staff		
	<ul style="list-style-type: none"> • Within municipality limits or within a radius of 10 km from Branch • Outside municipality limits 	As per actual As per actual	Relevant Expense Code Relevant Expense Code
2.c)	ii) Godown inspection charges when inspection is carried out by outside agencies		Relevant Expense Code
2.c)	ii) (a) Where inspection is carried out within the same city	As per actual	Relevant Expense Code
2.c)	ii) (b) For inspection of godowns/ stocks located outside the city area (over 35 Km)	As per actual	Relevant Expense Code
2.d)	Other incidental expenditure (insurance, legal etc.)	As per actual	Relevant Expense Code
2.e)	Collection of coupon (on Government certificates issued by other banks/ saving centres under lien to us)	Rs. 1,000/- per visit per site	52607

Advances/Finances

A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Upto Rs. 500/-or as per arrangement approved by the Credit and Business authorities.	52607														
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Upto Rs 10,000 or as per arrangement approved by the Credit and Business authorities.	52368														
2.h i) 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	Markup@Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged as per arrangement approved by the Credit and Business authorities excluding NPL/classified account from the date of classification.	Relevant markup income code														
ii) Penalty for late payment of markup	<p>Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period.</p> <p>(e.g. in case markup is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.</p> <table border="1" data-bbox="484 1143 797 1335"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Upto Rs. 500,000/-	Rs. 200/-	b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-	b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-	b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-	b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-	Above Rs. 5,000,000/-	Rs. 5,000/-	52235
Slab (markup due)	Penalty per day															
Upto Rs. 500,000/-	Rs. 200/-															
b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-															
b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-															
b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-															
b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-															
Above Rs. 5,000,000/-	Rs. 5,000/-															
iii) Penalty of late payment of markup on Export Refinance Bills	For all cases other than ERF 15 days beyond the due date are given to service markup. For ERF cases the late penalty will start from the date of maturity/due date of ERF or date of debit of Bank Account by SBP, whichever is earlier. Relaxation/waiver of this penalty to be allowed as per arrangement approved by the Credit and Business authorities.	Relevant markup income code														

Advances/Finances

A. Advances

GL Account

2.i) Business Commitment & Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business authorities.	52019
2.j) ECIB Report	Rs 120/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.	55587
3. Alfalah Karobar Finance		
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52023
	Renewals at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Upto 0.2%* or a minimum of PKR 10,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	

Advances/Finances

GL Account

4. Alfalah Milkiat Finance		
i) Processing Fee(Up-front with LAF)	Rs. 8,500/- or 0.2% of the loan amount, whichever is higher.	55561
ii) Late Payment Charges	Upto Rs.500,000 Rs. 200/- B/w Rs. 500,001 and Rs. 1,000,000 Rs. 450/- B/w Rs. 1,000,001 and Rs.2,000,000 Rs. 1,000/- B/w Rs. 2,000,001 and Rs.4,000,000 Rs. 1,800/- B/w Rs. 4,000,001 and Rs.5,000,000 Rs.2,750/- Above Rs.5,000,000/- Rs.5,000/-	55559
iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Business & Financial Appraisal Charges	At actual	Relevant Expense Code
5. Alfalah Quick Finance		
i) Processing Charges	Rs. 1,600/- per application	55567
ii) Renewal/Enhancement Charges	Rs. 800/- per application	55567
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	55568
6. EEZEE Finance		
i) Processing Charges	Rs. 2,000/-	52041
ii) Renewal/Enhancement Charges	Rs. 1,000/-	52041
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.	52042
7. Alfalah Merchant Line		
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2%* or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M – Up to 0.2%* or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 0.2%* or a minimum of PKR 17,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52043
	Renewals at existing level Up to Rs. 4.999M - Up to 0.2%* or a minimum of PKR 5,500/- From Rs. 5M to Rs. 9.999M - Up to 0.2%* or a minimum of PKR 11,500/- From Rs. 10M to Rs. 15M - Up to 0.2%* or a minimum of PKR 17,000/- or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	52043

Advances/Finances

GL Account

ii) Documents Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Late Payment Charges	Rs. 200/- per day after 5 days of becoming due.	
8 Alfalah Bill and Cash		
Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2%* or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2%* or a minimum of PKR 20,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55595
	Renewal at existing level Upto Rs. 4.999M - Upto 0.2%* or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Upto 0.2%* or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Upto 0.2%* or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Upto 0.2%* or a minimum of PKR 20,000 or as per arrangement approved by the Credit and Business authorities. *% to be accepted in the Facility Offer Letter otherwise minimum charges shall apply.	55595
Late Payment Charges	Rs. 50 per day after due date.	55596
9 Alfalah Fleet Finance		
1- Processing Fee	0.5% of the finance amount. Minimum Rs. 5,000/-, if finance amount is less than Rs. 10 million.	
2- Late Payment Charges	0.1% per day of the overdue Instalment.	
3- Cheque Return Charges	Rs. 100/- per dishonored cheque.	
4- Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	
5- Early Termination Charges	a. 5% of the principal outstanding b. 4% of the principal outstanding c. 3% of the principal outstanding d. 2% of the principal outstanding e. 1% of the principal outstanding	
6- Legal Documentation Charges	At actual	
7- Vehicle Valuation Charges (if applicable)	At actual	
8- Income Estimation Charges (if applicable)	At actual	
9- Comprehensive Insurance Charges	At actual	
10- Vehicle Repossession Charges	Up to Rs. 100,000/-	
11- Survey Charges for Repossessed Vehicle	At actual	
12- Vehicle Registration Service Fee	Up to Rs. 20,000/-	
13- Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- for small vehicle (Cars, Vans, Jeeps, etc) Rs. 10,000/- for large commercial vehicles (Trucks, Buses, etc.)	

Advances/Finances

B. Lease Finance (as per the arrangement with the customer)

GL Account

Processing charges will be recoverd once for the complete lease period		
i) Front-end Fee	0.5% of lease amount or as per arrangement approved by the Credit and Business authorities.	55563
ii) Documentation handling charges per sanction advice	Rs. 3,000/-	55563
iii) Termination Charges		
a) Termination takes place in the first year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
b) Termination takes place in the second year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
c) Termination takes place in the third year	4% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
d) Termination takes place in the fourth year	3% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
e) Termination takes place in the fifth year	2% of the principal outstanding or as per arrangement approved by the Credit & Business authorities. NIL charges in case of damage/theft of leased asset.	55546
iv) Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	52019
v) Additional Lease Rentals	0.1% per day of the overdue rental amount.	52235
vi) Cheque Return Charges	Rs. 250/- per cheque	55530
C. Alfalah Rural Finance		
i) Processing Fee		
a) Fresh/Enhancement Applications	In case of enhancement fee to be calculated on enhancement amount only i) Upto Rs. 1 M @0.2% of the limit with a minimum Rs. 1,150/- ii) Above Rs. 1 M to Rs. 10 M @0.2% of the limit with a minimum Rs. 2,900/- iii) Above Rs. 10 M @0.2% of the limit with a minimum Rs. 21,000/-	52022
b.i) Renewal Fee (flat)	i) Upto Rs. 1M Rs. 2,000/- ii) Above Rs. 1M to Rs. 5M Rs. 2,900/- iii) Above Rs. 5M to Rs. 10M Rs. 8,000/- iv) Above Rs. 10M Rs. 17,500/-	
ii) Project Examination Fee	Maximum 0.5% of the project facility requested. Applicable to project financing only under non farm/non crop sector.	52022
iii) Commitment Fee	As per arrangement approved by the Credit and Business authorities.	52019
iv) Legal Charges	Actual charges of valutors on the bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vii) Late payment charges on delayed markup servicing after grace period of one month from due date (excepting markup payable by PDDC)		55523

Advances/Finances

C. Alfalah Rural Finance

GL Account

i) Amount of overdue markup Upto Rs. 50,000/-	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed.	55523
ii) Amount of overdue markup exceeds Rs. 50,000/- Upto Rs. 250,000/-		55523
iii) Amount of overdue markup exceeds Rs. 250,000/-		55523
viii) a) Late payment charges on delayed annual cleanup b) Late payment of instalments (TF) c) Late adjustment of Paidawari Zarai Sahulat DF d) Late payment of rentals under LF	Penalty/Late payment charges @2% p.a. on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplied.	55523
		55523
		55523
		55523
ix) Alfalah Pasban Cash Line a) Processing Charges b) Renewal/Enhancement Charges c) Late Payment Charges	Rs. 500/- per application Rs. 250/- per application Rs. 100/- per day after 15 days of becoming due	

D. Guarantees

CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.		
1.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt	Rs. 1,500/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.b) Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months	0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.c) Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)	Against 100% cash margin: Rs. 1,000/- (flat) Against 100% Deposit Under Lien: Negotiable (Minimum. Rs. 1,000/-)	PL52395/PKR 159640001
	On account other than 100% cash margin & current account: 1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
	2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Banks counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.	PL52395/PKR 159640001

Advances/Finances

		GL Account		
1.d)	Other Guarantees	Annual Volume Upto Rs. 50M Upto Rs. 150M Upto Rs. 300M Minimum Rs. 1,500/- The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors. For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.	Pricing 0.40% min 0.35% min 0.30%	PL52395/PKR 159640001
1.e)	Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.		PL52395/PKR 159640001
1.f)	Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business authorities.		52380
1.g)	i) Amendments of Guarantees	Rs. 1,000 per amendment		PL52395
	ii) Increase in amount and or extension in period	Commission as per item 1.d above		PL52395/PKR 159640001
1.h)	Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 2,500/- plus actual		PL52395

Note:

- All Guarantees issued by Bank will contain specific amount and expiry date and a date by which the claims are to be lodged, except open ended Guarantee issued in compliance with SBP instructions.
- Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the Guarantees, whichever is later.

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

1. Credit Card Operations (July-Dec-2017)

i) Service Fee	Visa/MasterCard 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 AMEX Card 3.167% per month (38% APR) on Cash Advance 3.167% per month (38% APR) on Retail Transactions	PL55601 PL55602 PL55603																											
	SBS Factors & APR details: (31.23% to 36.74%)	PL55605																											
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Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

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	24 months 0.05542 29.03%	
	30 months 0.04708 28.69%	
	36 months 0.04153 28.30%	
ii) Late Fee	Rs. 1,450/- or 10% of minimum amount, whichever is higher	PL55536
iii) Merchant Discount Charges	Upto 5% of transaction amount	PL52025
iv) 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
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. 1,200/-, whichever is higher	PL55533
vii) Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-	PL55539
viii) Card Replacement Fee/Upgradation Fee except Platinum Card Upgradation Fee	Rs. 600/-	PL55526
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-	PL55530
x) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xi) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538
xii) Credit Cover Premium	0.69% of outstanding amount	PKR144530050
xiii) Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xiv) Visa Platinum/Titanium/AMEX Card Priority Pass Fee		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
xv) SMS Alert Fee	Rs. 85/- per month	PL55566
xvi) Mobile Banking Fee	Rs. 100/- per month	PL65060
xvii) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xviii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and	PL55613

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

		MasterCard/AMEX Card. Cross border transaction fee will also be charged as per Visa/MasterCard/AMEX Card rules.	
xxix)	Arbitration Charges	US\$ 500/-	PKR144340050
xx)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi)	Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
xxii)	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-	PL55526
xxiii)	Platinum Card Upgradation Fee	Rs. 1,500/-	PL55226
xxiv)	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxv)	Internet Charges	Rs. 100/- per session	PL65060
xxvi)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxvii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxviii)	Chip Card Upgradation 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
xxix)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxx)	Card Conversion Fee (one time charges)	Upto 2,000/-	PL65060
xxxi)	Cheque Book facility on all cards issuance charges	Rs. 200/-per book (20 leaves)	PL65060
xxxii)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxxiii)	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
xxxiv)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000/-	PL55611
xxxv)	Annual Fee for AMEX Gold Card	Basic Card: Rs 6,000/- Supplementary Card: Rs 3,000/-	PL55611
xxxvi)	Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-	PL55611
xxxvii)	Visa Cash Back Credit Card Program Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxxviii)	CIP Lounge Fee	Rs. 1,000/- per visit	PKR152150050
xxxix)	Shapes Fee (where visits exceed 6 and spend criteria is not met)	Rs. 1,000/- + FED	PL65060
2. Awami Visa/MasterCard (July-Dec-2017)			
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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

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Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

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	
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. 500/-, whichever is higher	PL55533
vii)	Voucher Retrieval Fee	Local Rs. 350/- and international Rs. 800/-	PL55539
viii)	Card Replacement Fee/Upgradation Fee	Rs. 250/-	PL55526
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 480/-	PL55530
x)	Step by Step/Credit on Phone to SBS Processing Charges	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xi)	Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher.	PL55538
xii)	Credit Cover Premium	0.69% of outstanding amount	PKRI44530050
xiii)	Utility Bill Payment	Rs. 15/- per utility bill	PL55548
xiv)	SMS Alert Fee	Rs. 70/- per month	PL55566
xv)	Mobile Banking Fee	Rs. 5/- per transaction	PL65060
xvi)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xvii)	Documentation Fee	Rs. 500/-	PL65060
xviii)	Foreign Transactions	5% over prevailing market rate or as per SBP directives. 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
xix)	Arbitration Charges	US\$ 500	PKRI44340050
xx)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xxi)	Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xxii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount, whichever is higher	PL55534
xxiii)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xxiv) Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxv) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxvi) 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/SME Credit Card (July-Dec-2017)

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. 1,450 or 10% of minimum amount, whichever is higher	PL55536
iii) 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
iv) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
v) Over-limit Fee	2% of the over limit amount or Rs. 1,200/-, whichever is higher	PL55533
vi) Voucher Retrieval Fee	Local Rs. 500/- and international Rs. 1,000/-	PL55539
vii) Card Replacement Fee	Rs. 2,000/-	PL55526
viii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
ix) Credit Cover Premium	0.69% of outstanding amount	PKR144530050
x) Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi) Priority Pass Fee:		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
xii) SMS Alert Fee	Rs. 85/- per month	PL55566
xiii) Mobile Banking Fee	Rs. 100/- per month	PL65060
xiv) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xv) 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
xvi) Arbitration Charges	US\$ 500/-	PKR144340050
xvii) Internet Charges	Rs. 100/- per session	PL65060
xviii) Reward Point Booklet Charges	Rs. 300/- per book	PL65060
xix) Annual Fee	Rs. 6,000/- per card	PL55611
xx) Card Renewal Fee	No renewal fee	
xxi) Card Issuance Fee	No issuance fee	
xxii) Chip Card Issuance Fee	Rs. 750/- for Principal Member Rs. 500/- for Supplementary Card	PL52033
xxiii) Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxiv) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xxv) CIP Lounge Fee	Rs. 1,000 per visit	PL55534
xxvi) 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.	PKR152150050

4. Prepaid Card (July-Dec-2017)

4.a) 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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL NIL Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
vi)	SMS Alert Fee	Rs. 85/- per month	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000/- through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi)	Reload Fee	Rs. 100/-	PL65060
xii)	Internet Charges	Rs. 100/- per session	PL65060
xiii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
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

4b. Payroll/Merchant Card (July-Dec-2017)

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 b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM e) From Non-Bank Alfalah's POS Machine	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PKR144310050 PKR144310050 PL55528 PL55528

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

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)	SMS Alert Fee	Rs. 85/- per month	PL55566
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
xi)	Internet Charges	Rs. 100/- per session	PL65060
xii)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
xiii)	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
xiv)	Arbitration Charges	US\$ 500	PKR144310050

5. Debit Card (July-Dec-2017)

i)	Card Issuance Fee		
	a) Supplementary Card Issuance/ Renewal Fee	Rs. 500/-	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance/Renewal Fee	Rs. 1,000/-	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. 1,000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards Replacement Fee	Rs. 750/-	PL55526
	d) Signature Debit Cards Replacement Fee	Rs. 1,000/-	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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL NIL Rs. 5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
vi)	Utility Bill Payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (below Rs. 5,000 through Call) Rs. 50/- per utility bill (above Rs. 5,000 through Call)	PL55548
vii)	Priority Pass Fee a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	PKR152150050 PKR152150050
viii)	Annual Fee	Rs. 675/- per Classic/AKK Debit Card per year Rs. 895/- per Gold/AKF Debit Card per year Rs. 1,200/- per Royal Platinum Debit Card per year Up to Rs. 5,000/- per Signature Debit Card per year Rs. 1,000/- per Gold/Digital Bundle per year	PL55611
ix)	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/AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rule.	PL55613
x)	Arbitration Charges	US\$ 500	PKR144310050
xi)	Supplementary Card Annual Fee	Rs. 250/- per Classic/AKK Debit Card per year Rs. 300/- per Gold/AKF/Digital Bundle Debit Card per year Rs. 600/- per Royal Platinum Debit Card per year Rs. 5,000/- per Signature Debit Card per year	
xii)	CIP Lounge Fee	Rs. 1,000/- per visit	
xiii)	Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans		(July-Dec-2017)	
i)	Processing Fee	Rs. 3,500/- or 1.2% of the loan amount, whichever is higher	PL52016
ii)	Late Payment Fee	Rs. 600/- per missed instalment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount A year is equal to 12 instalments from the date of disbursement. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,000/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060
x)	Reissuance of Payoff Sheet/ Amortisation Schedule	Rs. 500/-	PL65060

C. Alfalah Auto Loan/Consumer Auto Lease Finance

1. Alfalah Auto Loan/Consumer Auto Lease Finance (July-Dec-2017)

i)	Processing & Documentation Charges per application	Rs. 7,500/-	PL52016
ii)	Vehicle Evaluation Charges (if applicable)	Upto Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iii)	Registration Service Charges	Upto Rs. 5,000/- or as per the actual, whichever is less.	Third Party payment
iv)	Early Payment Charges (Prepayment/ Balloon Payment) <ul style="list-style-type: none"> • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years Revision will be implemented on fresh booking from 2017.	8 % of the principal outstanding 6 % of the principal outstanding 3 % of the principal outstanding	PL65076
v)	Cheque Return or Rejected Auto Pay Charges	Rs. 600/-	PL65076
vi)	Penalty on Late Payment	Rs. 1,000/- per instalment	PL65076
vii)	Vehicle Repossession Charges	Upto Rs. 100,000/-	Third party payment

Consumer Banking

C. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

viii)	Survey Charges for Repossessed Vehicle	Upto Rs. 3,000/-	Third party payment
ix)	Warehouse Charges for Repossessed Vehicle	Rs. 1,200/- per month	PL65076
x)	Comprehensive Insurance Charges	At actual	Third party payment
xi)	Income Evaluator Charges (if applicable)	Upto Rs. 5,000/- or as per the actual, whichever is less.	Third party payment

D. Alfalah Home Finance

1. Alfalah Home Finance (July-Dec-2017)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 6,000/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 6,000/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For all Customers and Amounts	Rs. 6,000/- (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. 1,000/- per instalment	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

Consumer Banking

D. Alfalah Home Finance

GL Account

vii)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility.	PL65072
viii)	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 exceeding 20% of outstanding facility in a year shall be subject to payment of upto 5% penalty on excessive amount. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the 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. 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 Bank Alfalah branch.

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

General Banking

A. Inward/Outward Remittances (Foreign) and Cheque Purchase

GL Account

1.a)	Outward T.T. through Debit of Account	USD 18 flat rate for payments upto USD 1,000. 0.25% of payments exceeding USD 1,000, with min. charge of USD 18 and max. charge of USD 75. SWIFT charges US\$ 5 or eqv PKR will be additional	52107 Swift Charges: 55510
1.b)	Demand Draft through Debit of Account	USD 15 or equivalent PKR + SWIFT charges 0.5% will also be applicable if amount is not retained in the account for 15 days.	52101 Swift Charges: 55510
1.c)	Issuance of Duplicate FDD Cancellation of FDD/FTT/FMT Stop Payment of FDD	USD 12 or equivalent PKR plus actual SWIFT charges. USD 6 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual). USD 6 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).	52103 Swift Charges: 55510 52102 Swift Charges: 55510 52002 Swift Charges: 55510
1.d)	Inward: If proceeds are credited to an account maintained with us Others	NIL USD 6 or equivalent.	
1.e)	Received from abroad or local Bank's branches & where payment is demanded in Foreign Currency	Minimum USD 4 - Maximum USD 7 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.	52110
1.f)	Home Remittance	NIL, if proceeds are credited to an account with us.	52110
1.g)	Others	Rs. 50/- plus Money Order/Telegram charges	Money Order/Telegram Charges: 55589
2. Foreign Exchange Permits			
2.a)	Family Maintenance	Rs. 1,200/- per transaction	55578
2.b)	Studies Abroad	Rs. 1,200/- per transaction	55579
2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,700/- per transaction plus remittance charges	
2.d)	Other approvals from SBP	Rs. 1,700/- per transaction plus remittance charges	
3. Other Charges			
3.a)	Unpaid Items	Inward: USD 15 per instrument plus actual postage/courier charges.	Relevant Expense Code
		Outward: USD 12 per instrument (Equivalent Pak Rupees) plus actual postage/courier charges.	
		Correspondence charges will be extra if any at actual.	
3.b)	Correspondents Charges	Actual (if any will be recovered)	
3.c)	Postage	Rs. 150/- or actual, whichever is higher	55507
3.d)	Courier Service	Rs. 2,000/- or actual, whichever is higher	55508
3.e)	Full Text Swift	Rs. 2,000/- or actual, whichever is higher	55510
3.f)	Brief Text Swift	Rs. 1,000/- or actual, whichever is higher	55510

General Banking

B. Remittances (Domestic)

GL Account

1.a) Bankers' Cheque	For Account Holders: Rs. 275/- For Non Account Holder: Upto 100 k - Rs. 720/- (flat) Above 100k - Rs. 1,200/- (flat) For Non Account Holders Bankers' Cheque upto PKR 500,000/- can be made on daily basis.	52116
Bankers' Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.	52116
1.b) Cancellation of Pay Order/Demand Draft/Bankers' Cheque	Rs. 350/- (flat)	Cancellation - Pay Order 52102 Cancellation - Bankers' Cheque 52117
Stop Payment of Pay Order/Demand Draft/Bankers' Cheque	Rs. 400/- (flat)	Stop Payment 52002
1.c) Issuance of Duplicate Bankers' Cheque	Rs. 275/- (flat)	52118
1.d) Issuance of Drafts, MTs & TTs i) Drawn on us: ii) Drawn on other Banks: i) Upto Rs. 10,000/- ii) From Rs. 10,001/- to Rs. 100,000/- iii) From Rs. 100,001/- to Rs. 1,000,000/- iv) From Rs. 1,000,001/- to Rs. 2,000,000/- v) Over Rs. 2,000,000/-	(Courier/Postage charges are not applicable in case of issuance of Drafts/MT/TT) Above Rs. 1 Million - NIL 0.25% minimum Rs. 50/- 0.20% minimum Rs. 100/- 0.10 % minimum Rs. 200/- 0.075% minimum Rs. 500/- 0.015% minimum Rs. 1,000/-	52101
1.e) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.f) RTGS Charges i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval)	
ii) MT 102 Monday to Friday (PKR 100,000 to PKR 999,999)	9:00 am to 4:00 pm - Rs. 50/- per transaction (subject to treasury approval)	

C. 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 the period for a year)

General Banking

C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers

GL Account

i) Small	*Rent Rs. 3,000/- per annum or life time free locker facility on deposit of Rs. 30,000/- key deposit. Refundable in case of surrender of the locker facility.	55512
ii) Medium	*Rent Rs. 4,000/- per annum or life time free locker facility on deposit of Rs. 40,000/- key deposit. Refundable in case of surrender of the locker facility.	55512
iii) Large	*Rent Rs. 6,000/- per annum or life time free locker facility on deposit of Rs. 50,000/- key deposit. Refundable in case of surrender of the locker facility.	55512
<p>Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account or monthly average balance of Rs. 5 million or US\$ 50,000 in regular saving account or Alfalah Kifayat account or average monthly balance of Rs. 8 million in Royal Profit account will be provided free small/medium locker for a year. This facility will be available for existing customers who are maintaining the required average balance for one year. In case locker is surrendered during the first six months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis.</p>		
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,000/ per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 250/- per month or part thereof for all locker sizes.	55512
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will, however, be charged at regular rates.	
2. Sale/Purchase of Securities		
2.a) Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
2.b) Withdrawal Fee		
i) Withdrawal fee on shares/securities held in safe custody (to be recovered at time of withdrawal)	0.50% on the first Rs. 10,000/- of the paid up value minimum Rs. 50/- and 0.15% on amount exceeding Rs. 10,000/- minimum Rs. 100/-.	52619
ii) Withdrawal fee on government securities where shares and/or securities sold are from those held in safe custody, either commission on sale of share securities as shown against item 2.a or withdrawal fee, as shown against item 2b i) and ii) whichever is higher, will be charged	Rs. 5/- per script	52620

General Banking

C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers

GL Account

2.c)	Collection of Profit/Return and Dividend	0.5% on the amount of interest/return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50/-.	52621
2.d)	Handling Charges (for consenting renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
2.e)	Issuance of Rupee Traveller's Cheque	Rs. 10/- per RTC	52051
3. Articles in Safe Custody			
3.a)	Share Custodial Services of Central Depository Company of Pakistan Ltd.	Actual charges charged by CDC, plus 1% of share value on the first of every month or Rs. 5/- per share each month, whichever is higher (payable up-front, in advance).	52605
3.b)	Boxes & Packages	Rs. 1/- per 100 cubic inches or any part thereof with a minimum of Rs. 200/-.	55512
3.c)	Envelopes	Rs. 0.50/- per 25 square inches or any part thereof with a minimum of Rs. 100/-.	55512
4. Issuance of Certificate for Safe Items			
4.a)	Issuance of Duplicate Securities	Rs. 1,000/- (flat)	52605
5. Investment Portfolio Securities			
5.a)	Balance upto Rs. 1 million	NIL	
	Balance above Rs. 1 million	NIL	
5.b)	Transaction Charges	NIL	
5.c)	IPS Statement	NIL	

Note:

- Commission will not be recovered on purchase of newly floated securities, where it is not payable by the Government/Agencies/and from the subscribers to new share floatation.
- When orders for purchase/sale of share/securities are executed through the Bank's other offices, all incidental expenses will be recovered in addition to commission brokerage.
- The above charges are in addition to brokerage.

D. Miscellaneous Charges

1. Balance Confirmation

1.a)	Balance Confirmation Certificate	Rs. 300/- (flat)	55573
1.b)	Balance Confirmation to Auditors	Rs. 500/-	55574

General Banking

D. Miscellaneous Charges

GL Account

2. Statements/Advices			
2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55575
3. Cheques/Cheque Books			
3.a)	Issuance of New Cheque Book (PKR & FCY)	Rs. 12/- per leaf	52003
3.b)	Stop Payment of Cheques	Rs. 400/- per cheque maximum Rs. 1,200/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked .	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,200/- or USD 14 or equivalent PKR for FCA.	52002
4. Clearing			
4.a)	Pak Rupee Clearing		
	i) Same day clearing charges	Rs. 550/- per instrument	55583
	ii) Intercity clearing charges	Rs. 245/- per instrument (Intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections)	55583
	iii) Local Bill Collection (OBC)	Rs. 600/- flat on bill less than USD 10,000. Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	
	iv) Cheque returned unpaid		
	• Inward clearing (applies on Intercity clearing as well)	Rs. 650/- per cheque	55583
	• Outward clearing (excluding OBC)	NIL	55583
	• Cash cheques returned	Rs. 400/- per cheque	55583
	• OBC return charges	Rs. 250/- per cheque returned (Postage/Courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 450/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	USD 5 per instrument plus actual postage/courier charges.	52112
	• Inward Clearing Returned	USD 12 per instrument plus actual postage/courier charges.	52111
	• Outward Clearing Returned	USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.	55583

General Banking

D. Miscellaneous Charges

GL Account

5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 120/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Free	55571
	ii) Certificate of tax withheld on cash withdrawals	Free	55572
	iii) Issue of other certificates	Rs. 200/- per certificate	55569
5.c)	IPS Statement	NIL	
5.d)	Documents Retrieval Fee (subject to availability of record)		
	i) Upto 2 years ii) Over 2 years	Rs. 500/- per document Rs. 1,000/- per document	55576 55577
5.e)	Arrangement of Stamp Paper	Actual plus Rs. 100/- (flat)	55584
5.f)	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.	
5.g)	Purchase, sale of PIBs being a primary dealer to and from customers of our branches	NIL	
5.h)	Service charges for not maintaining requisite balance, as defined below for all products:		
	i) PKR Current Accounts Rs. 5,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 50/- per month (inclusive of FED)	AUTO
	ii) Alfalah Kamyab Karobar Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 50/- per month (inclusive of FED)	AUTO
	iii) FCY Current Accounts (account opening balance/monthly average balance) USD 100/EURO 100/GBP 100/JPY 5,000	Rs. 50/- per month (inclusive of FED)	AUTO
	iv) **Saving LCY (account opening balance Rs. 100/-)	NIL	
	v) Saving FCY Account (USD/GBP/EUR 250 or JPY 10,000 account opening balance)	NIL	
	vi) Royal Profit Rs. 100,000/- average monthly balance (account opening balance Rs. 10,000/-)	Rs. 50/- per month (inclusive of FED)	AUTO
	vii) Alfalah Kifayat Account Rs. 10,000/- monthly average balance (account opening balance Rs. 10,000/-)	Rs. 50/- per month (inclusive of FED)	AUTO
	viii) BBA (account opening balance Rs. 1,000/-)	NIL	
	ix) Care Account (account opening balance Rs. 1,000/-)	NIL	

General Banking

D. Miscellaneous Charges

GL Account

x) Alfalah SnaPack (Kids Account) PKR Account (opening balance Rs. 100/-)	NIL	
x) Pensioner Account	NIL	
5.i) Basic Banking Cash Withdrawal a) Two withdrawals per month by cheque b) Above two withdrawals per month by cheque	NIL Rs. 50/- per withdrawal	52005
6. Dormant Account	NIL	
7. Account Opening Charges	NIL	
8. Cash management transaction banking collection/disbursement/ electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.	
9. Escrow Account/Arrangement	Pricing will be negotiated on case to case basis between the customer and the Bank.	
10. Communication		
10.a) Courier Charges i) Inland ii) Foreign	Rs. 100/- Inland (not applicable for DD issuance) Rs. 1,250/- or actual, whichever is higher	55508
10.b) Fax Charges i) Inland ii) Foreign	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance) Rs. 250/- or actual, whichever is higher	55509
10.c) Postage Charges i) Inland ii) Foreign	Rs. 100/- (not applicable for DD issuance) Rs. 200/-	55507
11. Other Charges		
11.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or equivalent (for FCY Accounts). NIL for PLS, AQF, BBA and Pensioner Accounts.	52001
11.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	Relevant Expense Code
11.c) i) Standing Instructions	Rs. 200/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	52026
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	52026
11.d) Online Transaction Charges	Cash Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Monthly average balance of preceding month Upto Rs. 500,000: Rs. 240/- and Above Rs. 500,000: Rs. 195/- for each deposit/withdrawal b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 240/- for each deposit/ withdrawal Charges to be recovered upfront at the counter from the Depositor in case of deposit/Beneficiary in case of withdrawal. *Islamabad and Rawalpindi will be treated as within city while deducting charges.	52113

General Banking

D. Miscellaneous Charges

GL Account

	<p>d) Savings Account:*</p> <p>Within city: Free</p> <p>Intercity: Rs. 240/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositer/Beneficiary)</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	52113
	<p>Online Clearing/Funds Transfer Transaction at Service Branch:*</p> <p>a) PKR Current Account:</p> <p>Within city: Free</p> <p>Intercity: Monthly average balance of preceding month</p> <p>Upto Rs. 500,000: Rs. 185/- and Above Rs. 500,000: Rs. 150/- for each deposit/withdrawal</p> <p>b) Alfalah Kamyab Karobar: Free</p> <p>c) BBA Current/Asaan Current:</p> <p>Within city: Free</p> <p>Intercity: Rs. 185/- for each deposit/ withdrawal</p> <p>Charges to be recovered upfront at the counter from the Depositer in case of clearing and Remitter in case of funds transfer.</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	55550
	<p>d) Savings Account:*</p> <p>Within city: Free</p> <p>Intercity: Rs. 185/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositer/Beneficiary)</p> <p>Charges to be recovered upfront from the Beneficiary in case of clearing and Remitter in case of funds transfer.</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	55550
11.e) Hold Mail	Rs. 600/- p.a. to be recovered at start of the year	55590
11.f) Wateen Bill Payment through ATMs	Rs. 25/- per payment	Auto
12. Alfalah At Work-Payroll Accounts*	<ul style="list-style-type: none"> - No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards** - Free Bankers' Cheque - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of 1Link and M-Net Charges) <p>Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.</p> <p>*Terms and Conditions apply.</p> <p>**Replacement cards will be charged as per prevailing SOC.</p>	

General Banking

D. Miscellaneous Charges

GL Account

13. Term Deposit Encashment Penalty for LCY & FCY Deposits	For LCY TDR's	
	LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest completed tenor rate* applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.	
	LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the minimum savings rate.* *Minimum savings rate to be applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.	
	For FCY TDR's - Profit will be paid at the nearest prevailing completed tenor rate* applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.	
14. Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Bankers' Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* SMS Alerts Online Banking Transactions *Only Silver/Gold	Rs. 25,000/- Free Free Free Free Free Free	
15. Rupee Current Account Average Monthly Balance (requirement for free services) Bankers' Cheque Cheque Book	Rs. 50,000/- 5 Free Bankers' Cheque per month 1st Cheque Book Free	
16. Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) SMS Alerts Internet Banking (Linked Account) Safe Deposit Lockers Cheque Book Cash Withdrawal (Main Account) a) Three withdrawals per month by cheque b) Above three withdrawals per month by cheque	Free Free Free Free Parent/Guardian of the child will be given locker (small) at half of the normal rate for the first year only on deposit of PKR 500,000/- for one month (subject to availability) Free Nil Rs. 50/- per withdrawal	
17. Alfalah Beneficiary Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) SMS Alerts E-Statements WHT Exemption	First Cheque Book (25 Leaves Free) Free Free Free Exemption on withholding tax on cash transactions only (counter and ATM)	
18. Alfalah Remittance Account SMS Alerts E-Statements	Free Free	

General Banking

Note:

These are our standard charges and concessions may be granted at the discretion of management.

- Excise duty and other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Islamic Banking customers will be charged as per Islamic Banking Schedule of Charges.
- Islamic Banking outreach customers who wish to avail banking services from conventional windows will be charged as per Islamic Banking schedule or charges.

The tariff is valid for six months and is applicable for all conventional banking branches in Pakistan.

This schedule of charges will also be applicable for conventional banking customers availing services from Islamic Banking Branches

Note: (applicable for relevant charges on page 34 & 37)

**Initial amount for opening regular savings accounts will be Rs. 100. However, no initial deposit would be required for opening of accounts by (i) Mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.

*For lifetime free lockers facility, minimum retention period is one year. If the locker is surrendered before one year, one year rental according to the size of the locker will be recovered before refunding the key deposit.

*If the depositor does not maintain mentioned average balance criteria for small/medium free locker given for one year, annual rent will be recovered.

Branchless Banking

GL Account

Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.

a) Pricing for Domestic Remittance (CNIC to CNIC Transfer)

Slab Start	Slab End	Total Charges (PKR)*	GL Account
0	1,000	60	52650
1,001	2,500	120	52650
2,501	4,000	180	52650
4,001	6,000	240	52650
6,001	8,000	300	52650
8,001	10,000	360	52650
10,001	13,000	420	52650
13,001	16,000	480	52650
16,001	20,000	550	52650
20,001	25,000	650	52650
25,001	30,000	750	52650
30,001	40,000	850	52650
40,001	50,000	950	52650

*All charges are inclusive of FED.

b) Cash Deposit In Mobile Wallet

Note: Fees will be applicable after more than 3 transactions in a day at the rate of 2.16%. FED is charged over and above 2.16%.

c) Cash Withdrawal from Mobile Wallet

Slab Start	Slab End	Total Charges (PKR)*	GL Account
0	1,000	23.2	52650
1,001	2,500	46.4	52650
2,501	4,000	69.6	52650
4,001	6,000	92.8	52650
6,001	8,000	116	52650
8,001	10,000	139.2	52650
10,001	13,000	162.4	52650
13,001	16,000	185.6	52650
16,001	20,000	208.8	52650
20,001	25,000	232	52650

*All charges are inclusive of FED.

d) Transfer from Mobile Account to Mobile Account and any Bank Alfalah account

Free

e) Transfer from Mobile Account to CNIC

Slab Start	Slab End	Total Charges (PKR)	GL Account
0	1,000	46.4	52650
1,001	2,500	92.8	52650
2,501	4,000	139.2	52650
4,001	6,000	185.6	52650
6,001	8,000	232	52650
8,001	10,000	278.4	52650
10,001	13,000	324.8	52650
13,001	16,000	371.2	52650
16,001	20,000	440.8	52650
20,001	25,000	510.4	52650
25,001	30,000	580	52650
30,001	40,000	649.6	52650
40,001	50,000	719.2	52650

*All charges are inclusive of FED.

Branchless Banking

GL Account

f) Cash Deposit to any other Bank Account at Agent Location			52650 52650 52650 52650 52650 52650 52650 52650 52650 52650
Slab Start	Slab End	Total Charges (PKR)	
0	1,000	58	
1,000	2,500	58	
2,500	4,000	69.6	
4,000	6,000	92.8	
6,000	8,000	116	
8,000	10,000	139.2	
10,000	13,000	162.4	
13,000	16,000	185.6	
16,000	20,000	208.8	
20,000	25,000	232	
*All charges are inclusive of FED.			
g)	Balance Enquiry	No fee is charged from customer.	
h)	Utility Bill Payment at Agents	No fee is charged from customer.	
i)	Mobile Airtime Top-ups	No fee is charged from customer.	
j)	Mobile Bill Payment	No fee is charged from customer.	
Branchless Banking CUP Card			
i)	Card Issuance Fee	Upto Rs. 295/-*	52650
ii)	Co-branded Card Issuance/Annual Fee	Upto Rs. 1,755/-*	52650
iii)	Card Replacement Fee	Upto Rs. 200/-*	52650
iv)	Co-branded Card Replacement Fee	Upto Rs. 750/-*	52650
v)	Disbursement Fee	Upto Rs. 100/-*	52650
vi)	Voucher Retrieval Fee	Upto Rs. 500/-	52650
vii)	Cash Withdrawal		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 15/- per transaction	Booked by HO ATM
	c) From MNET ATM	Rs. 15/- per transaction	Booked by HO ATM
	d) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher	52650
	e) From CUP member bank International POS	2% of the transaction amount	52650
viii)	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	Booked by HO ATM
	d) From CUP member bank International ATM	Rs. 100/- per enquiry	52650
ix)	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.	52650
x)	Arbitration Charges	US\$ 500	52650
xi)	IBFT Sending PKR 0-10,000 PKR 10,001-250,000	Free Rs. 20/-	Booked by HO ATM

* The charges may be reduced or waived by business team based on the relationship with the client. All charges are inclusive of FED.

Branchless Banking

GL Account

EOBI Pensioner CUP Card		
i)	Card Issuance Fee	NIL
ii)	Card Replacement Fee	Rs. 200/-
iii)	Voucher Retrieval Fee	Upto Rs. 500/-
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
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
vi)	Arbitration Charges	US\$ 500
vii)	IBFT Sending PKR 0-10,000 PKR 10,001-250,000	Free Rs. 20/-

52661

52661

Booked by

HO ATM

Booked by

HO ATM

Booked by

HO ATM

52661

Booked by

HO ATM

Subject to all applicable Govt. taxes.

Alternative Delivery Channels

		GL Account
1.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 250,000/- per day limit	Rs. 299/- per annum 55594
2.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 500,000/- per day limit	Rs. 349/- per annum 55594
3.	ADC Service Charges (Mobile Banking/Internet Banking/Mobile App)* Upto PKR 1,000,000/- per day limit	Rs. 499/- per annum 55594
4.	Branch Banking SMS Alert Fee*	Rs. 85/- per month 55566
5.	Inter Bank Fund Transfer	 55520
	i) Transaction amount less than or equal to PKR 10,000/-	Rs. 15/-
	ii) For transaction amount greater than PKR 10,000/- to less than or equal to PKR 250,000/-	Rs. 75/-
	iii) For transaction amount greater than PKR 250,000/- to less than or equal to PKR 500,000/-	Rs. 100/-
	iv) For transaction amount greater than PKR 500,000/- to less than or equal to PKR 1,000,000/-	Rs. 150/-
6.	International Acquiring Access Fee - For cash withdrawals conducted by internationally issued cards on BAFL ATMs	Rs. 250/- per transaction 52046
7.	Pay to CNIC Charges	
	0-1,000	Rs. 39.66
	1,001-2,500	Rs. 80.17
	2,501-4,000	Rs. 119.83
	4,001-6,000	Rs. 160.34
	6,001-8,000	Rs. 200
	8,001-10,000	Rs. 239.66
	10,001-13,000	Rs. 280.17
	13,001-15,000	Rs. 310.34

*Services are free to avail for Bank Alfalah employees.

Bank Alfalah Premier

As a Bank Alfalah Premier customer you can avail several services free of charge or at a discounted rate.

Eligibility

To qualify as a Premier customer you must maintain quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Current account	PKR 2 Million
Savings/RP account	PKR 3 Million
Total Banking (Assets Under Management) Relationship	PKR 5 Million

Banking Services

Premier customers will be able to avail a list of waivers based on the average balance maintained in PKR Million slab wise as given below:

PKR 2 Million - PKR 2.999 Million*	PKR 3 Million - PKR 6.999 Million**	PKR 7 Million & Above***
Issuance of Bankers' Cheque	Issuance of Bankers' Cheque	Issuance of Bankers' Cheque
Cancellation of Bankers' Cheque	Cancellation of Bankers' Cheque	Cancellation of Bankers' Cheque
Duplicate Statement Request	Duplicate Statement Request	Duplicate Statement Request
Certificate Issuance (Account Maintenance)	Certificate Issuance (Account Maintenance)	Certificate Issuance (Account Maintenance)
Stop Payment of Cheque	Stop Payment of Cheque	Stop Payment of Cheque
Issuance of Cheque Book	Issuance of Cheque Book	Issuance of Cheque Book
Online Banking	Online Banking	Online Banking
Mobile Banking	Mobile Banking	Mobile Banking
SMS Alerts	SMS Alerts	SMS Alerts
Intercity Clearing	Intercity Clearing	Intercity Clearing
Intercity Online Transaction	Intercity Online Transaction	Intercity Online Transaction
Balance Confirmation Certificate	Balance Confirmation Certificate	Balance Confirmation Certificate
Account Closure Charges (only for current account)	Account Closure Charges (only for current account)	Account Closure Charges (only for current account)
50% waiver on Late Fee Locker Rental/Locker Rental	Collection of Cheques (Local Currency)	Collection of Cheque (Local Currency)
	Outward TT	Outward TT
	FCY Demand Draft	FCY Demand Draft
	Duplicate Bankers' Cheque	Duplicate Bankers' Cheque
	Late Fee Locker Rental/Locker Rental	Late Fee Locker Rental/Locker Rental
		Same Day Clearing
		Returned Cheque/Draft (drawn on other banks)

Consumer Finance

Visa Signature Debit Card

Waiver of Annual and Issuance Fee

Complimentary access to 650 airport lounges (additional 250 lounges will be charged USD 31.80)

Guests accompanying the card holder will be charged at USD 27

Visa Platinum Credit Card

Waiver of Annual and Issuance Fee

Waiver of Supplementary Card Issuance Fee

Priority Pass Annual Fee: USD 10

Complimentary access to 600 airport lounges (additional lounges will be charged USD 31.80)

Auto

Up to 0.5% discount on markup/insurance rate for cases processed on variable rates.

Up to 1.0% discount on markup/insurance rate for cases processed on fixed rates.

Processing fee waiver of up to 50%.

Mortgages

Up to 50% waiver on Regular Processing Fee

SME

Waiver on Regular Processing Fee

50 basis point waiver on Quick Finance

Note:

1. These charges are subject to change on half yearly basis.

2. Apart from this, all bank service charges will be applicable as per Bank Alfalah's current SOC.

3. In addition to above, all applicable Government levies will also be recovered.

*CA only

**CA, SA/RP, overall relationship will be applicable only if 5Mn & Above

***CA, SA/RP, overall relationship