

Schedule of Bank Charges

(Excluding FED)

From 1st July to
31st December 2017



Bank Alfalah
Islamic
The Way Forward

Revision in Charges Effective from 1st July 2017 till 31st December 2017

Trade Finance

A. Trade Finance (Local)		PL Categories
1) Letter Of Credit (Local)		
a) Issuance	For LC exceeding Rs. 100M shall attract additional service charges of Rs. 3,000/- per Rs. 1Mn. each (1st quarter) and Rs. 2,000/- (for subsequent quarters) As per slab A	PL52305
d) LC Cancellation	Rs. 1,500/- plus SWIFT Charges	PL52304
4) Other Charges		
d) Handling of discrepant documents presented under LC	Rs. 3,000/- per bill (to be deducted from the proceeds)	PL52310
C. Imports		
1) Import Collection Bills		
a) Handling charges	Rs.1,000/- plus Swift Charges Rs.1,000/-	PL65078
3) Other charges		
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).	PL52310
i) Charges to EIF Transfer to other bank	Rs. 500/- per Form	
j) FOC (Free of Charge shipment) WEBOC EIF	Rs. 1,000/- per Form	
k) Issuance of Freight Certificate for imports on FOB basis	Rs. 1,500/- per Form	
l) Issuance of Business performance certificate for previous years	Rs. 1,000/- per Certificate	

Trade Finance

D. Exports		PL Categories
1. Letters of Credit		
a) LC Advising Charges for Bank Alfalah Customers	Rs. 1,500/- (Flat)	PL52316
LC Advising Charges for other than Bank Alfalah Customers	Rs. 2,500/- (Flat)	PL52316
b) Amendment Advising	Rs. 900/- amendment	PL52315
3. Collections		
c) Charges to EFE Transfer to other bank	Rs. 125/-per Form	
4. Service charges		
c) Service charges against export R&D, DLTD and any subsidy claim submission to SBP	Rs. 1,000/- per GD At the discretion of Credit Division	PL55511
e) Exports LC cancellation Charges	Rs. 750/- plus SWIFT Charges	
f) Issuance of Business performance certificate for previous years	Rs. 1,000/- per Certificate	
g) Issuance of EPRC beyond one year	Rs. 500/- per Certificate	
h) DL TL FOR FULL FINANCIAL YEAR	0.10% or Rs. 5,000/- which ever is lower of the amount reimbursed by SBP or as per the arrangement approved by the credit and Business Authorities.	PL55511

Financing/Advances

A. Financing/Advances		PL Categories
8) Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual (Stamp Paper Cost plus Vendor's service charges)	
C. Guarantees		
1) Guarantees issued to shipping companies in lieu of Bills of Landing, Airway bills and Railway receipts	Rs. 1,500/- (Flat), against 110% cash margin	PL52395/ PKR 15964
D. Alfalah Car/Corporate Ijarah		
a) Car Ijarah		
3) Car Ijarah termination charges	5% of the outstanding asset value (less security deposit) at the time of facility settlement	PL65076
7) Vehicle repossession/recovery (agent charges)	At Actual incurred and up to Rs. 100,000/-	3rd Party A/C

Financing/Advances

E. Alfalah Musharakah Homes		PL Categories
5) Cheque return charges	Rs. 600/- per cheque	PL65076
11) Overseas Pakistani - Application Processing Charges	Rs. 7,500/- (Flat) without FED	
12) Title Documents Verification Charges	At Actual	
13) Property Takaful/Insurance Charges Life Insurance	At Actual	
14) Finance Enhancement Processing Charges	Rs. 7,500/- (Flat) without FED	
15) Musharakah Documentation (legal)	At Actual	
16) Early Settlement charges on Green Mortgage	a) First year of disbursement - 4% of outstanding share in musharakah b) Second year of disbursement - 3% of outstanding share in musharakah c) Third year of disbursement - 2% of outstanding share in musharakah d) Through another bank (BTF) Early payment charges will be a part of buy-out price - 4% of outstanding share in musharakah	

F. Islamic Exports Refinance

1) Handling of IERS application	Rs. 500/- Flat per case	
2) Export Performance Verification	Rs. 1,000/- per EE/EF Statement	

G. Corporate Borrower

1) Corporate Borrower (Credit Line Proposal)	Credit line proposal processing and structuring fees for facilities up to:	Renewal* (Rs in PKR)	New/Renewal with Enhancement/ EOL/OTT (Rs in PKR)
	Rs. 40Mn.	40,000	80,000
	Rs. 80Mn.	80,000	160,000
	Rs. 200Mn.	200,000	400,000
	Rs. 300Mn.	300,000	600,000
	Rs. 500Mn.	500,000	1,000,000
	Rs. 1 Billion	1,000,000	2,000,000
	Rs. 3 Billion	3,000,000	6,000,000
	Rs. 5 Billion	5,000,000	10,000,000
	Rs. 10 Billion	10,000,000	20,000,000
	Above Rs. 10 Billion or as advised by Shariah Board	15,000,000	25,000,000
*No charges will be applicable for renewal of long term facility(ies). **2. These are our standard charges and concession/waiver may be granted by GH-IBG or as per Bank's delegation of authority.			

Financing/Advances

H. SME/Commercial Borrower		PL Categories
Credit line processing charges	<p>Credit Line Proposal Processing Charges for New to the Bank Customer subject to approval of case: Processing and structuring fees. For SME/Commercial Customers:</p> <p>Upto 25Mn. Rs. 10,000/- Up to 50Mn. Rs. 20,000/- Up to 100Mn. Rs. 30,000/- Up to 150Mn. Rs. 50,000/- Up to 300Mn. Rs. 75,000/- 300Mn. plus Rs. 100,000/-</p> <p>Credit Line Proposal Processing Charges for Renewal of Credit Facilities: Processing and advisory fees. In case of renewal, it will be applicable on Short term facility. For SME/Commercial Customers:</p> <p>Up to 25Mn. Rs. 10,000/- Up to 50Mn. Rs. 15,000/- Up to 100Mn. Rs. 20,000/- Up to 150Mn. Rs. 30,000/- Up to 300Mn. Rs. 50,000/- 300Mn. plus, Rs. 60,000/-</p> <p>or as advised by Shariah Board</p> <p>*No charges will be applicable for renewal of long term facility(ies). **2. These are our standard charges and concession/waiver may be granted by Head Commercial/SME IBG.</p>	
I. Alfalah Fleet Finance/Milkiat Finance		
1) Processing Fee	As per approved terms or as advised by Shariah Board	
2) Early Settlement Charges	<p>a) If terminated in the First year 5% of the bank's outstanding share in musharakah</p> <p>b) If terminated in the Second year 4% of the bank's outstanding share in musharakah</p> <p>c) If terminated in the Third year 3% of the bank's outstanding share in musharakah</p> <p>d) If terminated in the Fourth year 2% of the bank's outstanding share in musharakah</p> <p>e) If terminated in the Fifth year 1% of the bank's outstanding share in musharakah</p>	

General Banking

A. Remittances (LCY)		PL Categories
1) Banker Cheque	Rs.275/- Note: Preferred Banking Customers, Alfalah Islamic Business Way and Alfalah Islamic Business Way Payroll Account Holders are exempted from this charge.	PL52101
	Conventional Customers to be charged as per their SoBC	PL52101
2) Bankers Cheque (for Non-Account Holders)	Up to 100K- Rs. 720/- (Flat) Above Rs. 100K- Rs. 1,200/- (Flat) For Non A/c holders Bankers Cheque upto Rs. 500,000 can be made on daily basis	PL55582
3) Cancellation of DD/PO Banker Cheque	Rs. 400/- (Flat)	PL52002
4) Stop payment of PO/DD/Banker Cheque	Rs. 400/- (Flat)	PL52103
5) Issuance of duplicate PO/DD/Banker Cheque	Rs. 275/- (Flat)	PL52101
B. Collection of Cheques		
2) Same Day Clearing Charges	Rs. 500/- per cheque	PL55583
3) Intercity Clearing Charges	Rs. 250/- per cheque	PL55583
C. Remittances (FCY)		
1) Outward T.T/SWIFT through debit of account	US\$ 18/- Flat for payment up to US\$ 1,000/- or 0.25% of payment exceeding US\$ 1,000/- with min. charge of US\$ 18 and max. charge of US\$ 75/-. SWIFT charges US\$ 5/- or equivalent Rs. will be additional.	PL52107 (For SWIFT PL55510)
	Note: (0.50% will be additionally applicable if the depositor remitted the deposited amount. However, such charges shall not be applicable if the remittance took place after 15 days from deposit date)	PL52107 (For SWIFT PL55510)
2) Foreign Demand Draft through debit of account	US\$ 15/- or equivalent Rs. plus SWIFT Charges of US\$ 5/- or equivalent Rs. Note: (0.5% will be additionally applicable if the depositor remitted the deposited amount. However, such charges shall not be applicable if the remittance took place after 15 days from deposit date)	PL52107 (For SWIFT PL55510)
3) Issuance of duplicate FDD	US\$ 12/- or equivalent Rs. plus actual SWIFT charges	PL52103 (For SWIFT PL55510)
4) Cancellation of FDD/FTT/FMT	US\$ 6/- or equivalent Rs. plus actual SWIFT charges. Foreign bank charges at actual may also apply	PL52102 (For SWIFT PL55510)

General Banking

C. Remittances (FCY)		PL Categories
5) Stop payment of FDD	US\$ 6/- or equivalent Rs. plus actual SWIFT charges Foreign bank charges at actual may also apply	PL52002 (For SWIFT PL55510)
6) Inward remittance: If proceeds are credited to an account maintained with us. If the proceeds are to be credited to account other than above.	Nil US\$ 6/- or equivalent	PL52110
7) Received from abroad or local bank's branches and where payment is demanded in foreign currency	Minimum US\$ 4/- maximum US\$ 7/- plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds	PL52110
D. Foreign Collections		
1) FCY Cheques/Drafts/TCs sent on collection	0.6%, Min US\$ 10/-, Max US\$ 20/- (correspondent bank charges will be extra, if any) plus Actual courier charges	PL65052
E. Foreign Exchange Permits		
1) Family maintenance	Rs. 1,200/- per transaction	PL55578
2) Studies abroad	Rs. 1,200/- per transaction	PL55579
3) SBP approvals for Capital Transfers, Dividends, Freights	Rs. 1,700/- per transaction	PL55579
4) Other approvals from SBP	Rs. 1,700/- per transaction	PL55579
G. Safe Deposit Lockers		
1) Fee for safe deposit lockers Small Medium Large	(To be recovered in advance or at commencement of the period for a year) Rent Rs. 3,000/- per annum Rent Rs. 4,000/- per annum Rent Rs. 6,000/- per annum	PL55512 PL55512 PL55512
Note: <ul style="list-style-type: none"> Depositor maintaining monthly average balance of Rs. 2Mn. or equivalent FCY deposit in current/savings/term deposit accounts will be provided free small/medium locker for a year. This facility will be available for customers who will maintain the required average balance for the entire one year. In case locker is surrendered during the first 6 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. 		
H. Debit Card		
1) Debit card issuance charges	Rs. 675/- per Classic Debit Card per year	PL55611
	Rs. 895/- per Gold Debit Card per year	PL55611

General Banking

J. Alternate Delivery Channels		PL Categories
1) Branch Banking SMS Alert fee*	Rs. 75/- per month	Auto
2) Inter Bank Fund Transfer (IBFT)	Transaction amount less than or equal to Rs. 10,000/- Rs. 15/- For Transaction Amount greater than Rs. 10,000/- to less than or equal to Rs. 250,000/- Rs. 75/- For Transaction Amount greater than Rs. 250,000/- to less than or equal to Rs. 500,000/- Rs. 100/- For Transaction Amount greater than Rs. 500,000/- to less than or equal to Rs. 1,000,000/- Rs. 150/-	Auto
3) ADC Service Charges (Mobile Banking/Internet Banking/ Mobile App*) Up to Rs. 250,000/- per day limit	Rs. 299/- per annum	
4) ADC Service Charges (Mobile banking/Internet Banking/ Mobile App*) Up to Rs. 500,000/- per day limit	Rs. 349/- per annum	
5) ADC Service Charges (Mobile banking/Internet Banking/ Mobile App*) Up to Rs. 1,000,000/- per day limit *Services are free to avail for Bank Alfalah Employees	Rs. 499/- per annum	
N. Third Party ATM Transfer Fee		
1) Inter Bank Funds Transfer (IBFT)	Transaction amount less than or equal to Rs. 10,000/- Rs. 15/- For Transaction Amount greater than Rs. 10,000/- to less than or equal to Rs. 250,000/- Rs. 75/- For Transaction Amount greater than Rs. 250,000/- to less than or equal to Rs. 500,000/- Rs. 100/- For Transaction Amount greater than Rs. 500,000/- to less than or equal to Rs. 1,000,000/- Rs. 150/-	Auto
O. Balance Confirmation		
1) Balance confirmation certificate to Customers	Rs. 300/- (Flat)	PL55573

General Banking

Q. Cheque Book		PL Categories
1) Issuance of new Cheque Book including in lieu of lost one	First Cheque Book of 25 Leaf would be free to all IBG Account Holders. Subsequent Cheque Books Rs.12/- per leaf or equivalent Rs. for FCYAccounts Note:- Preferred Banking Customers, Alfalah Islamic Business Way and Alfalah Islamic Business Way Payroll Account Holders are exempted from this charge.	PL52003 PL52002
2) Stop payment of cheques	Rs. 400/- per cheque maximum Rs. 2,000/- per request or equivalent Rs. for FCA (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.	PL52002
3) Stop Payment of Lost Cheque Book	Rs. 1,250/- or US\$ 15/- or equivalent Rs. for FCA	PL52002
4) Release of Stop Payment Cheque	Rs. 100/- per cheque maximum Rs. 500/- per request (if all cheques pertain to same cheque book)	PL52002

General Banking

R. Clearing		PL Categories
2. Same day clearing charges	Rs. 500/- per instrument	PL55583
3. OBC return charges	Rs. 250/- per cheque returned (Postage/Courier charges are not applicable)	PL55583
4. Inward bill for collection, returned unpaid	Rs. 450/- per cheque	
5. Clean (including Cheques)/ local bill for collection (OBC)	Rs. 600/- (Flat on Bill less than US\$ 10,000/-) Rs. 1,000/- (Flat on bill equivalent of US\$ 10,000 and above).	PL55583
6. Unpaid items	Inward: US\$ 15/- per instrument plus actual postage /courior charges and US\$ 12/- per instrument (Equivalent Pak Rupees) plus actual postage/courior charges. Correspondence charges will be extra if any at actual	
7. Correspondence charges	Actual (if any will be recovered)	
8. Outward US\$ Clearing through NIFT	US\$ 5/- per instrument plus actual Postage/Courier charges	PL52112
S. Miscellaneous Charges		
1. Issuance, retrieval etc. of statement/certificate/documents		
a) Account maintenance certificate	Rs. 125/- per certificate	PL55570
d) Issue of other certificates	Rs. 250/- per document	PL55569
2. Other charges		
b) Account closing (Regular Savings Account i.e. Falah Classic Savings Account, BBA Account, Pensioner Account and Asaan Account)	NIL	Auto
c) Account closing	Rs. 200/- for Rs. Account	Auto
i) Standing instructions	Rs. 250/- per transactions for Rs. Accounts Default in performing standing instructions due to lack of funds Rs. 500/-	Auto

General Banking

S. Miscellaneous Charges		PL Categories
j-1) Online Transaction Charges Cash Transaction at Service Branch	Within City Free Intercity Rs.245/- for each deposit and withdrawal to be recovered upfront at the counter from beneficiary.	PL55550
j-2) Online Clearing/Funds Transfer Transaction at Service Branch	Within City Free Intercity Rs.150/- for each deposit/withdrawal to be recovered from the beneficiary in case of clearing and remitter in case of Funds Transfer. Note: The above mentioned charges would be free on: 1. Alfalah Islamic Business Way. 2. Alfalah Islamic Business Way Payroll. 3. Preferred Banking Customers. 4. Account Holders maintaining monthly average balance Rs.100,000/ and above in a previous month. 5. For Financing Customers any concession/waivers related to online transaction charges may be waived by the Respective Business Heads/ AMs/RBH on Business Consideration and case to case basis. 6. Rawalpindi and Islamabad would be treated as single city. Hence no online transaction charges will be applicable.	PL55550
k) Hold mail charges	Rs. 1,000/- Flat	PL55590
l) e.C.I.B. 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 and OTT or at the time of restructuring/rescheduling of finance)	PL55562
m) Out of pocket expenses (not covered by Schedule of Bank Charges)	As per actual	Relevant Expense Code
U. Alfalah Islamic Business Way		
<ul style="list-style-type: none"> • Free issuance of Bankers cheque • Free issuance of duplicate Bankers cheque • Free cancellation of POs/DDs/Bankers cheque • Free ATM Cash Withdrawal from any Bank's ATM in Pakistan (waiver of 1Link and M-Net Charges for Payroll Accounts only) 		

General Banking

V. Branchless Banking Services

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)*
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
		*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)*
0	1,000	23.2
1,001	2,500	46.4
2,501	4,000	69.6
4,001	6,000	92.8
6,001	8,000	116.0
8,001	10,000	139.2
10,001	13,000	162.4
13,001	16,000	185.6
16,001	20,000	208.8
20,001	25,000	232.0

General Banking

V. Branchless Banking Services

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

d)		
Transfer from Mobile Account to Mobile Account and any Bank Alfalah account		
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	200	No fee is charged from the customer
201	500	
501	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	16,000	
16,001	20,000	
20,001	25,000	
		*All charges are inclusive of FED
e)		
Transfer from Mobile Account to CNIC		
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	1,000	46.4
1,001	2,500	92.8
2,501	4,000	139.2
4,001	6,000	185.6
6,001	8,000	232.0
8,001	10,000	278.4
10,001	13,000	324.8
13,001	16,000	371.2
16,001	20,000	440.8
20,001	25,000	510.4
25,001	30,000	580.0
30,001	40,000	649.6
40,001	50,000	719.2
		*All charges are inclusive of FED

General Banking

V. Branchless Banking Services		
f)	Cash Deposit to any other Bank account at agent location	
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	1,000	58.0
1,000	2,500	5.08
2,500	4,000	69.6
4,000	6,000	92.8
6,000	8,000	11.06
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	232.0
		*All charges are inclusive of FED
g)	Balance Inquiry	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/Annual Fee	Upto Rs. 295/-*
(ii)	Co-branded Card Issuance / Annual Fee	Upto Rs. 1755/-*
(iii)	Card replacement Fee	Upto Rs.200/-*
(iv)	Co-branded Card replacement Fee	Upto Rs. 750/-*
(v)	Disbursement Fee	Upto Rs.100/-*
(vi)	Voucher retrieval fee	Upto Rs.500/-
(vii)	Cash Withdrawal	
	a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From CUP member bank International ATM e) From CUP member bank International POS	NIL Rs.15/- per transaction Rs.15/- per transaction Rs.225 or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount

General Banking

V. Branchless Banking Services		
(viii)	Balance Enquiry:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	NIL
	c) From M-NET ATM	Rs. 5/- per enquiry
	d) From CUP member bank International ATM	Rs.100/- per enquiry
(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 CUP. Cross border transaction fee will also be charged.
(x)	Arbitration Charges	US\$ 500/-
(xi)	IBFT Sending Slabs - Wallet based	
	Rs. 0-10,000 Rs. 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

Preferred Banking Services

- 2) Account Statement
- 18) Banker Cheque Issuance charges

Note:

- For Financing Customers any concession/waivers related to Cheque Book, Banker Cheque issuance charges may be granted by the Respective Business Heads/AMs/RBH on Business Consideration and case to case basis

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General Banking

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Preferred Banking Services

Trade Finance

A. Trade Finance (Local)		PL Categories
1) Letter Of Credit (Local)		
a) Issuance	For LC exceeding Rs. 100M shall attract additional service charges of Rs. 3,000/- per Rs. 1Mn. each (1st quarter) and Rs. 2,000/- (for subsequent quarters) As per slab A	PL52305
b) i) Amendments ii) Amendment involving increase in amount and extension in period of dispatch/delivery/negotiation.	Rs. 1,000/- (Flat) per amendment Rs. 1,000/- per amendment plus commission	PL52306
c) Acceptance commission	As per applicable slab in Annexure B (for any period beyond the validity of Letter of Credit). 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.	PL52308
d) LC Cancellation	Rs. 1,500/- plus SWIFT Charges	PL52304
2. Collection of Documentary Bills		
a) Through branches of our bank	50% of applicable slab as per Annexure A	PL65051
b) Collection charges for documentary bills under inland LC (sight/usance)	0.3%, minimum Rs. 300/-	PL65051
3. Unpaid Items		
a) Returning charges: i) Documentary bills ii) Clean bills	Rs. 400/- per bill Rs. 400/- per bill	PL52607
4. Other Charges		
a) Collection agent charges	Actual	
b) Telex	Rs. 500/- (full)	PL55510
c) Storage charges	Rs. 50/- pack/day	PL52607
d) Handling of discrepant documents presented under LC	Rs. 3,000/- per bill (to be deducted from the proceeds)	PL52310

Note:

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

Trade Finance

B. Trade Finance (Foreign)		PL Categories
1) Letter of Credit-Commission		
a) Cash Letter of Credit (under agency/non-agency arrangements)	As per applicable slab given in Annexure A, minimum charge Rs. 1,500/- or as approved by the Credit Division	PL52305
b) Letter of Credit under 'Supplier Credit', Pay- as-You-Earn scheme and deferred payment Letter of Credits for period over one year (under non-agency arrangements)	As per applicable slab given in Annexure A	PL52305
c) Letter of Credit under 'Supplier Credit' (established under Murabaha Agency arrangements)	Commission at the rate up to 0.40% per quarter or part thereof up to final payment, minimum Rs. 2,000/-. Commission to be charged on full amount of Letter of Credit for the period from date of opening Letter of Credit till its expiry.	
d) 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.	PL52306
e) 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 1.1 above).	PL52306
f) Letter of Credit confirmation/ cancellation in case where the charges are on account of opener	At actual, including our incidental charges	Relevant Expense Code
g) Letter of Credit cancellation	Rs. 1,500/- plus SWIFT charges	PL52304
h) Non-reimbursable Letters of Credit under barter/aid	As per applicable slab given in Annexure A	PL52305
2) Acceptance Commission If bills are to be drawn at usance under Letters of Credit	a) Rs. 750/ per bill to be charged at the time of retirement of bill. b) As per applicable slab given in Annexure B, (for any period beyond the validity of Letter of Credit). 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.	PL52308

Trade Finance

B. Trade Finance (Foreign)		PL Categories
a) Amendments - Letter of Credit/Contract	Rs. 1,000/- per amendment (Flat)	PL52306
b) Amendment involving increase in amount and on extension in period of shipment/negotiation per item	Rs. 1,000/- per transaction plus commission	PL52306
c) LCs to be issued against 100% cash margin		PL52305
i) Under agency/non-agency arrangements	As per applicable slab given in Annexure A, minimum charges Rs. 1,500/- or as approved by the Credit Division	PL52305
d) Form I handling charges	NIL	PL52368
e) Advance remittance to suppliers abroad against imports.	0.1% (minimum Rs. 500/-) plus remittance charges	
C. Imports		
1) Import Collection Bills		
a) Handling charges	Rs.1,000/- plus Swift Charges Rs.1,000/-	PL65078
b) Returned unpaid	Rs. 1,000/-	PL55517
c) Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registered contract.	Rs. 1,000/-	PL52368
2) Import on consignment basis		
a) Registration of contract for Imports	50% of applicable slab as per Annexure A or minimum. Rs. 1,500/-	PL52305
3) Other charges		
a) Postage	Rs. 150/- or actual whichever is higher	PL55507
b) Courier service	Rs. 2,000/- or actual whichever is higher	PL65062/ PL55580
c) Profit on Advance against Import Murabaha (for Import Bills under Sight Letter of Credit established under Agency arrangements without post import facility) [on Daily Products from the date of negotiation/Date of debit authority/disbursement of Advance against Import Murabaha]	Profit @ Rs. 0.55/- per 1,000/- daily products on the outstanding 'Advance against Import Murabaha' amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as approved by the Credit Sanctioning Authority/Credit Group	PL65181 (Profit on Import Murabaha)

Trade Finance

C. Imports		PL Categories
d) Tele messages/SWIFT messages:		
i) Full Telex of Letters of Credit/SWIFT	Rs. 2,000/- or actual whichever is higher	PL55510
ii) Brief Telex/SWIFT-Letters of Credit	Rs. 1,000/- or actual whichever is higher	
iii) Brief Telex/Text amendment of LCs	Rs. 500/- or as per the arrangement with customer	
e) Obtaining credit reports on supplier	As per actual	Relevant Expense (PL65507 Other Exp)
f) Correspondence charges, if any will be recovered.	At actual	PL55510
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).	PL52310
h) Service charges on retirement of sight/usance bills	0.10% (Flat) minimum Rs. 750/- or as per arrangement approved by Credit Division	PL55517
i) Charges to EIF Transfer to other bank	Rs. 500/- per Form	
j) FOC (Free of Charge shipment) WEBOC EIF	Rs. 1,000/- per Form	
k) Issuance of Freight Certificate for imports on FOB basis	Rs. 1,500/- per Form	
l) Issuance of Business performance certificate for previous years	Rs. 1,000/- per Certificate	

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 return on financing at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

Trade Finance

D. Exports		PL Categories
1) Letters of Credit		
a) LC Advising Charges for Bank Alfalah Customers	Rs. 1,500/- (Flat)	PL52316
LC Advising Charges for other than Bank Alfalah Customers	Rs. 2,500/- (Flat)	PL52316
b) Amendment Advising	Rs. 900/- amendment	PL52315
c) Confirmation	As per arrangement or Rs. 1,000/- whichever is higher	
d) Transfer of Export Letter of Credit	Rs. 1,000/- (Flat)	PL52316
2) Export Bills		
a) Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union accounts.	Rs. 1,000/- (Flat)	PL55517
3) Collections		
a) Clean	Rs. 200/-	PL55517
b) Documentary (on which bank does not earn any exchange income)	Rs. 400/-	PL55517
c) Charges to EFE Transfer to other bank	Rs. 125/-per Form	
d) NOC for entitlement against EE statements	RS. 1,000/- per NOC	PL52368
4) Service Charges		
a) Service charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment	Paisas 12 per Rs. 100/- minimum Rs. 600/-	PL55517
b) Export Development Surcharge Handling fee	Rs. 80/-	PL55517
c) Service charges against export R&D, DLTD and any subsidy claim submission to SBP	Rs. 1,000/- per GD At the discretion of Credit Division	PL55511
d) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through Bank Alfalah Limited	0.10%, minimum Rs. 1,000/-	PL55517

Trade Finance

D. Exports		PL Categories
4. Service charges		
e) Exports LC cancellation Charges	Rs. 750/- plus SWIFT Charges	
f) Issuance of Business performance certificate for previous years	Rs. 1,000/- per Certificate	
g) Issuance of EPRC beyond one year	Rs. 500/- per Certificate	
h) DL TL FOR FULL FINANCIAL YEAR	0.10% or Rs. 5,000/- which ever is lower of the amount reimbursed by SBP or as per the arrangement approved by the credit and Business Authorities.	PL55511

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 funds will be debited to customer account
- These are our standard charges and concession/waiver may be granted at the discretion of GH IBG or as prescribed by the HO

International Banking July-December 2017

Annexure A. Import Letter of Credit			Amount in PKR	
From	Amount Range	To	1st Quarter or Part Thereof	Subsequent Quarters
1		500,000	1,500	1,000
500,001		750,000	1,875	1,250
750,001		1,000,000	2,625	1,750
1,000,001		1,500,000	3,750	2,500
1,500,001		2,000,000	5,250	3,500
2,000,001		2,500,000	6,750	4,500
2,500,001		3,000,000	8,250	5,500
3,000,001		3,500,000	9,750	6,500
3,500,001		4,000,000	11,250	7,500
4,000,001		4,500,000	12,750	8,500
4,500,001		5,000,000	14,250	9,500
5,000,001		5,500,000	15,750	10,500
5,500,001		6,000,000	17,250	11,500
6,000,001		6,500,000	18,750	12,500
6,500,001		7,000,000	20,250	13,500
7,000,001		7,500,000	21,750	14,500
7,500,001		8,000,000	23,250	15,500
8,000,001		8,500,000	24,750	16,500
8,500,001		9,000,000	26,250	17,500
9,000,001		9,500,000	27,750	18,500
9,500,001		10,000,000	29,250	19,500
10,000,001		12,500,000	33,750	22,500
12,500,001		15,000,000	41,250	27,500
15,000,001		17,500,000	48,750	32,500
17,500,001		20,000,000	56,250	37,500
20,000,001		22,500,000	63,750	42,500
22,500,001		27,500,000	75,000	50,000
27,500,001		30,000,000	86,250	57,500
30,000,001		32,500,000	93,750	62,500
32,500,001		35,000,000	101,250	67,500
35,000,001		37,500,000	108,750	72,500
37,500,001		40,000,000	116,250	77,500
40,000,001		42,500,000	123,750	82,500
42,500,001		45,000,000	131,250	87,500
45,000,001		47,500,000	138,750	92,500
47,500,001		50,000,000	146,250	97,500
50,000,001		52,500,000	153,750	102,500
52,500,001		55,000,000	161,250	107,500
55,000,001		57,500,000	168,750	112,500
57,500-001		60,000,000	176,250	117,500
60,000,001		62,500,000	183,750	122,500
62,500,001		65,000,000	191,250	127,500
65,000,001		67,500,000	198,750	132,500
67,500,001		70,000,000	206,250	137,500
70,000,001		72,500,000	213,750	142,500
72,500,001		75,000,000	221,250	147,500

International Banking July-December 2017

Annexure A. Import Letter of Credit			Amount in PKR	
From	Amount Range To	1st Quarter or Part Thereof	Subsequent Quarters	
75,000,001	77,500,000	228,750	152,500	
77,500,001	80,000,000	236,250	157,500	
80,000,001	82,500,000	243,750	162,500	
82,500,001	85,000,000	251,250	167,500	
85,000,001	87,500,000	258,750	172,500	
87,500,001	90,000,000	266,250	177,500	
90,000,001	92,500,000	273,750	182,500	
92,500,001	95,000,000	281,250	187,500	
95,000,001	97,500,000	288,750	192,500	
97,500,001	100,000,000	296,250	197,500	

- 1) For LC exceeding Rs. 100Mn. shall attract additional service charges of Rs. 3,000/- per Rs. 1Mn. each (first quarter) and Rs. 2,000/- (for subsequent quarters)
- 2) LC commission in case of Import Murabaha Import Ijarah will be recovered as part of the profit.
- 3) Discount may be offered to Customers in the above mentioned charges subject to the management's approval.
- 4) Rebates may be allowed as follows at Bank's discretion, based on annual business volumes:

Transactions of Rs. 20Mn.-30Mn. : 20% of the charges
 Transactions of Rs. 30Mn.-50Mn. : 30% of the charges
 Transactions of Rs. 50Mn.-75Mn. : 40% of the charges
 Transactions of Rs. 75Mn.-100Mn. : 50% of the charges

Acceptance of Bills under Usance Letter of Credit July-December 2017

Annexure B		Amount in PKR
From	Acceptance Amount Range To	Per Month or Part Thereof
1	500,000	500
500,001	750,000	700
750,001	1,000,000	900
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250
4,500,001	5,000,000	4,750
5,000,001	5,500,000	5,250
5,500,001	6,000,000	5,750
6,000,001	6,500,000	6,250
6,500,001	7,000,000	6,750
7,000,001	7,500,000	7,250
7,500,001	8,000,000	7,750
8,000,001	8,500,000	8,250
8,500,001	9,000,000	8,750
9,000,001	9,500,000	9,250
9,500,001	10,000,000	9,750
10,000,001	12,500,000	11,250
12,500,001	15,000,000	13,750
15,000,001	17,500,000	16,250
17,500,001	20,000,000	18,750
20,000,001	22,500,000	21,250
22,500,001	25,000,000	23,750
25,000,001	27,500,000	26,250
27,500,001	30,000,000	28,750
30,000,001	32,500,000	31,250
32,500,001	35,000,000	33,750
35,000,001	37,500,000	36,250
37,500,001	40,000,000	38,750
40,000,001	42,500,000	41,250
42,500,001	45,000,000	43,250
45,000,001	47,500,000	46,750
47,500,001	50,000,000	48,750
50,000,001	52,500,000	51,250
52,500,001	55,000,000	53,750
55,500,001	57,500,000	56,250
57,500,001	60,000,000	58,750
60,000,001	62,500,000	61,250
62,500,001	65,000,000	63,750

Acceptance of Bills under Usance Letter of Credit July-December 2017

Annexure B		Amount in PKR
From	Acceptance Amount Range To	Per Month or Part Thereof
65,000,001	67,500,000	66,250
67,500,001	70,000,000	68,750
70,000,001	72,500,000	71,250
72,500,000	75,000,000	73,750
75,000,001	77,500,000	76,250
77,500,001	80,000,000	78,750
80,000,001	82,500,000	81,250
82,500,001	85,000,000	83,750
85,000,001	87,500,000	86,250
87,500,001	90,000,000	88,750
90,000,001	92,500,000	91,250
92,500,001	95,000,000	93,750
95,000,001	97,500,000	96,250
97,500,001	100,000,000	98,750

- 1) Acceptance over Rs. 100/- will attract the charges of Rs. 750/- (monthly) per Rs. 1Mn. each (or part thereof).
- 2) Rebates may be allowed as follows at Bank's discretion, based on annual business volumes:
 - Transactions of Rs. 20Mn.-30Mn. : 20% of the charges
 - Transactions of Rs. 30Mn.-50Mn. : 30% of the charges
 - Transactions of Rs. 50Mn.-75Mn. : 40% of the charges
 - Transactions of Rs. 75Mn.-100Mn. : 50% of the charges
- 3) Discounts may be offered in the above mentioned charges subject to the management's approval.

Letter of Guarantees

As per slab Annexure C		Amount in PKR	
Guarantee Amount Range		Per Quarter Charges or part thereof	Subsequent Quarter Charges or part thereof
From	To		
1	500,000	1,750	875
500,001	1,000,000	5,250	2,625
1,000,001	1,500,000	8,750	4,375
1,500,001	2,000,000	12,250	6,125
2,000,001	2,500,000	15,750	7,875
2,500,001	3,000,000	19,250	9,625
3,000,001	3,500,000	22,750	11,375
3,500,001	4,000,000	26,250	13,125
4,000,001	4,500,000	29,750	14,875
4,500,001	5,000,000	33,250	16,625
5,000,001	5,500,000	36,750	18,375
5,500,001	6,000,000	40,250	20,125
6,000,001	6,500,000	43,750	21,875
6,500,001	7,000,000	47,250	23,625
7,000,001	7,500,000	50,750	25,375
7,500,001	8,000,000	54,250	27,125
8,000,001	8,500,000	57,750	28,875
8,500,001	9,000,000	61,250	30,625
9,000,001	9,500,000	64,750	32,375
9,500,001	10,000,000	68,250	34,125
10,000,001	12,500,000	78,750	39,375
12,500,001	15,000,000	96,250	48,125
15,000,001	17,500,000	113,750	56,875
17,500,001	20,000,000	131,250	65,625
20,000,001	22,500,000	148,750	74,375
22,500,001	25,000,000	166,250	83,125
25,000,001	27,500,000	183,750	91,875
27,500,001	30,000,000	201,250	100,625
30,000,001	32,500,000	218,750	109,375
32,500,001	35,000,000	236,250	118,125
35,000,001	37,500,000	253,750	126,875
37,500,001	40,000,000	271,250	135,625
40,000,001	42,500,000	288,750	144,375
42,500,001	45,000,000	306,250	153,125
45,000,001	47,500,000	323,750	161,875
47,500,001	50,000,000	341,250	170,625
50,000,001	52,500,000	358,750	179,375
52,500,001	55,000,000	376,250	188,125
55,000,001	57,500,000	393,750	196,875
57,500,001	60,000,000	411,250	205,625
60,000,001	62,500,000	428,750	214,375
62,500,001	65,000,000	446,250	223,125
65,000,001	67,500,000	463,750	231,875
67,500,001	70,000,000	481,250	240,625
70,000,001	72,500,000	498,750	249,375
72,500,001	75,000,000	516,250	258,125
75,000,001	77,500,000	533,750	266,875
77,500,001	80,000,000	551,250	275,625

Letter of Guarantees

As per slab Annexure C		Amount in PKR	
Guarantee Amount Range		Per Quarter Charges or part thereof	Subsequent Quarter Charges or part thereof
From	To		
80,000,001	82,500,000	568,750	284,375
82,500,001	85,000,000	586,250	293,125
85,000,001	87,500,000	603,750	301,875
87,500,001	90,000,000	621,250	310,625
90,000,001	92,500,000	638,750	319,375
92,500,001	95,000,000	656,250	328,125
95,000,001	97,500,000	673,750	336,875
97,500,001	100,000,000	691,250	345,625

- * Minimum service charges for issuance/amendment of guarantee is Rs. 1,750/- (Flat).
- * Charges for Guarantees over Rs. 100Mn. shall attract additional service charges of Rs. 7,000/- per Rs. 1Mn. each (per quarter or part thereof) plus Rs. 3,500/- for subsequent quarters.
- ** Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.
- * Claim handling charges Rs. 5000/- (Flat)

Letter of Guarantees - Counter Guarantee

As per slab Annexure C-I		Amount in PKR
Guarantee Amount Range		Per Year Charges or part thereof
From	To	
1	500,000	12,500
500,001	1,000,000	37,500
1,000,001	1,500,000	62,500
1,500,001	2,000,000	87,500
2,000,001	2,500,000	112,500
2,500,001	3,000,000	137,500
3,000,001	3,500,000	162,500
3,500,001	4,000,000	187,500
4,000,001	4,500,000	212,500
4,500,001	5,000,000	237,500
5,000,001	5,500,000	262,500
5,500,001	6,000,000	287,500
6,000,001	6,500,000	312,500
6,500,001	7,000,000	337,500
7,000,001	7,500,000	362,500
7,500,001	8,000,000	387,500
8,000,001	8,500,000	412,500
8,500,001	9,000,000	437,500
9,000,001	9,500,000	462,500
9,500,001	10,000,000	487,500
10,000,001	12,500,000	562,500
12,500,001	15,000,000	687,500
15,000,001	17,500,000	812,500
17,500,001	20,000,000	937,500
20,000,001	22,500,000	1,062,500
22,500,001	25,000,000	1,187,500
25,000,001	27,500,000	1,312,500
27,500,001	30,000,000	1,437,500
30,000,001	32,500,000	1,562,500
32,500,001	35,000,000	1,687,500
35,000,001	37,500,000	1,812,500
37,500,001	40,000,000	1,937,500
40,000,001	42,500,000	2,062,500
42,500,001	45,000,000	2,187,500
45,000,001	47,500,000	2,312,500
47,500,001	50,000,000	2,437,500
50,000,001	52,500,000	2,562,500
52,500,001	55,000,000	2,687,500
55,000,001	57,500,000	2,812,500
57,500,001	60,000,000	2,937,500
60,000,001	62,500,000	3,062,500
62,500,001	65,000,000	3,187,500
65,000,001	67,500,000	3,312,500
67,500,001	70,000,000	3,437,500
70,000,001	72,500,000	3,562,500
72,500,001	75,000,000	3,687,500
75,000,001	77,500,000	3,812,500
77,500,001	80,000,000	3,937,500

Letter of Guarantees - Counter Guarantee

As per slab Annexure C-I		Amount in PKR
Guarantee Amount Range		Per Year Charges or part thereof
From	To	
80,000,001	82,500,000	4,062,500
82,500,001	85,000,000	4,187,500
85,000,001	87,500,000	4,312,500
87,500,001	90,000,000	4,437,500
90,000,001	92,500,000	4,562,500
92,500,001	95,000,000	4,687,500
95,000,001	97,500,000	4,812,500
97,500,001	100,000,000	4,937,500

- * Minimum service charges for issuance/amendment of guarantee is Rs. 12,500/- Flat.
- * Charges for Guarantees over Rs. 100M shall attract additional service charges of Rs. 50,000 per Rs. 1Mn. each.
- **Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.
- * Claim handling charges Rs. 5,000/- (Flat)

Financing/Advances

A. Financing/Advances		PL Categories
1) Project examination fee (If required by client)	1.5% of the project facility requested or as arrangement approved by Credit Division	PL55563
2) Legal and administrative Fee	Actual	
3) Miscellaneous charges (documents, evaluation of security and maintenance thereof)	Actual	
4) Replacement of securities (interim)	(i) For Cash Rs. 2,500/- (Flat) (ii) For other securities Rs. 5,000/- (Flat)	PL52607
5) To mark lien on securities not issued by us	Rs. 1,000/- (service charges)	PL52607
6) Registration of charge with registrar of securities and Exchange Commission of Pakistan (SECP)	Rs. 1,000/- plus actual charges incurred by the branch	
7) e.C.I.B. charges	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 and OTT or at time of restructuring/rescheduling of finance)	PL55587
8) Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual (Stamp Paper Cost plus Vendor's service charges)	
B. Charges of Advances Against Pledge/Hypothecation		
1) Godown inspection charges (where applicable) when inspection is carried out by Bank staff:		
Within municipality limit or within a radius of: a) 10 KM from Branch b) outside, district limits	a) as per Actual (Travelling Expense) b) as per Actual (Travelling Expense)	
2) Godown inspection charges (where applicable) when inspection is carried out by outside agencies	At actual	PL52607
3) Other incidental expenditure. (insurance, legal, etc.)	Actual	
4) Collection of coupon (on Government certificates issued by other banks/saving centres under lien to us)	Rs. 1,000/- visit	PL52607
5) Issuance of delivery orders against import Murabaha Finance, and all goods under Pledge (where applicable)	Rs. 500/-	

Financing/Advances

B. Charges of Advances Against Pledge/Hypothecation		PL Categories
6) Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/Financial Institutions	Rs. 10,000/- or as approved by Credit Division	PL52368
7) Temporary financing due to non-payment on maturity date of acceptance liability, overdue FIM-TR/FIM-Pledge/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Penalty to be charged as per financing agreement and shall be credited to charity account.	
C. Guarantees		
1) Guarantees issued to shipping companies in lieu of Bills of Lading, Airway bills and Railway receipts	Rs. 1,500/- (Flat), against 110% cash margin	PL52395/ PKR 15964
2) Guarantees issued to collector of customs in lieu of payment of export duty, which remains valid for 6 months	As per applicable slab given in Annexure C	PL52395/ PKR 15964
3) Guarantees fully secured against deposits/100% Cash Margin	As per applicable slab given in Annexure C	PL52395/ PKR 15964
4) Other Guarantees: Based on volume during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts	As per applicable slab given in Annexure C	PL52395/ PKR 15964
5) Issued at other bank's request in Pakistan	As per applicable slab given in Annexure C	PL52395/ PKR 15964
6) Against foreign Bank's guarantees	As per applicable slab given in Annexure C	PL52380
7) Amendments of guarantees	Rs. 1,000/- per amendment	PL52395
8) Increase in amount and or extension in period	Commission as per item 1.d) above	PL52395/ PKR 15964 PL52395

Note:

- Collecting agent charges will be extra if the collecting bank is different
- Other out-of-pocket expenses will be charged at actual
- Charges are excluding Federal Excise Duty (unless otherwise stated by SBP)

Financing/Advances

D. Alfalah Car/Corporate Ijarah		PL Categories
a) Car Ijarah		
1) Car Ijarah documentation/processing charges	a. Brand New Vehicles Rs. 6,000/-	PL52104
	b. Used/Imported Vehicles Rs. 9,000/-	PL52104
2) Consumer Ijarah (Home appliances) documentation Charges	Actual	PL52104
3) Car Ijarah termination charges	5% of the outstanding asset value (less security deposit) at the time of facility settlement	PL65076
4) Charity on late payment of rent	24 % p.a. on the rent amount for the overdue period	PKR17319
5) Income estimation charges	At actual	3rd Party A/C
6) Cheque return charges	Rs. 500/- per cheque return	PL65076
7) Vehicle repossession/recovery (agent charges)	At Actual incurred and up to Rs. 100,000/-	3rd Party A/C
b) Corporate Ijarah		
1) Corporate Car Ijarah Termination Charges		PL65076
In the First Year In the Second Year In the Third Year In the Fourth Year In the Fifth Year	5% of the principal outstanding 5% of the principal outstanding 4% of the principal outstanding 3% of the principal outstanding 2% of the principal outstanding	
2) Corporate Ijarah- documentation/processing charges	Actual or as per approval	PL52104
3) Charity on late payment of rent	24 % p.a. on the rent amount for the overdue period	PKR17319
4) Income estimation charges	At actual	3rd Party A/C
5) Cheque return charges	Rs. 500/- per cheque return	PL65076
6) Vehicle repossession/recovery (agent charges)	At actual incurred by the bank	3rd Party A/C

Note:

- The above charges can be revised at the discretion of Group Head Islamic Banking

Financing/Advances

E. Alfalah Musharakah Homes		PL Categories
1) Application Fee (inclusive of first valuation cost, Data Check and CIB Charges - also applicable for MPL cases)	Rs. 7,500/- (Flat)	PL65045
2) Documentation/Mortgage charges	At actual, including <ul style="list-style-type: none"> • Stamp duty, • Charges for legal documentation, • On-site inspection, • Legal opinion(s)/lawyer's fee • Charge registration fee, • Security related charges as advised by the relevant agencies/persons. 	PL65045
3) Valuation report of property/ vetting of BOQ/inspection of construction stages	At actual	PL65072
4) Early Settlement charges if paid: <ul style="list-style-type: none"> a) First year of disbursement b) Second year of disbursement c) Third year of disbursement d) Through another bank (BTF) Early payment charges will be a part of buy-out price	<ul style="list-style-type: none"> a) 4% of outstanding finance amount b) 3% of outstanding finance amount c) 2% of outstanding finance amount d) 4% of outstanding finance amount 	3rd Party A/C
5) Cheque return charges	Rs. 600/- per cheque	PL65076
6) Additional Rent on late payment of Musharakah Unit(s)	Additional rent on late payment against purchase of Musharakah Unit(s) as per applicable rent rate for the overdue period	PL65071
7) Charity of late payment on rent	24% p.a. on the rent amount for the overdue period	
8) Penalty on account of adjustment of Home Musharakah facility- where facility was availed for purchase of plot and construction thereon - without construction of house	Up to 4% of outstanding finance amount shall be recovered as a part of buy-out price	
9) 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	PKR17319
10) Income Estimation Report (wherever applicable/required)	At actual	

Financing/Advances

E. Alfalah Musharakah Homes		PL Categories
11) Overseas Pakistani - Application Processing Charges	Rs. 7,500/- (Flat) without FED	
12) Title Documents Verification Charges	At Actual	
13) Property Takaful/Insurance Charges Life Insurance	At Actual	
14) Finance Enhancement Processing Charges	Rs. 7,500/- (Flat) without FED	
15) Musharakah Documentation (legal)	At Actual	
16) Early Settlement charges on Green Mortgage	a) First year of disbursement - 4% of outstanding share in musharakah b) Second year of disbursement - 3% of outstanding share in musharakah c) Third year of disbursement - 2% of outstanding share in musharakah d) Through another bank (BTF) Early payment charges will be a part of buy-out price - 4% of outstanding share in musharakah	

F. Islamic Exports Refinance

1) Handling of IERS application	Rs. 500/- Flat per case	
2) Export Performance Verification	Rs. 1,000/- per EE/EF Statement	

G. Corporate Borrower

1) Corporate Borrower (Credit Line Proposal)	Credit line proposal processing and structuring fees for facilities up to:	Renewal* (Rs in PKR)	New/Renewal with Enhancement/ EOL/OTT (Rs in PKR)
	Rs. 40Mn.	40,000	80,000
	Rs. 80Mn.	80,000	160,000
	Rs. 200Mn.	200,000	400,000
	Rs. 300Mn.	300,000	600,000
	Rs. 500Mn.	500,000	1,000,000
	Rs. 1 Billion	1,000,000	2,000,000
	Rs. 3 Billion	3,000,000	6,000,000
	Rs. 5 Billion	5,000,000	10,000,000
	Rs. 10 Billion	10,000,000	20,000,000
	Above Rs. 10 Billion or as advised by Shariah Board	15,000,000	25,000,000
*No charges will be applicable for renewal of long term facility(ies). **2. These are our standard charges and concession/waiver may be granted by GH-IBG or as per Bank's delegation of authority.			

Financing/Advances

H. SME/Commercial Borrower	PL Categories
Credit line processing charges	<p>Credit Line Proposal Processing Charges for New to the Bank Customer subject to approval of case: Processing and structuring fees. For SME/Commercial Customers:</p> <p>Upto 25Mn. Rs. 10,000/- Up to 50Mn. Rs. 20,000/- Up to 100Mn. Rs. 30,000/- Up to 150Mn. Rs. 50,000/- Up to 300Mn. Rs. 75,000/- 300Mn. plus Rs. 100,000/-</p> <p>Credit Line Proposal Processing Charges for Renewal of Credit Facilities: Processing and advisory fees. In case of renewal, it will be applicable on Short term facility. For SME/Commercial Customers:</p> <p>Up to 25Mn. Rs. 10,000/- Up to 50Mn. Rs. 15,000/- Up to 100Mn. Rs. 20,000/- Up to 150Mn. Rs. 30,000/- Up to 300Mn. Rs. 50,000/- 300Mn. plus, Rs. 60,000/-</p> <p>or as advised by Shariah Board</p> <p>*No charges will be applicable for renewal of long term facility(ies). **2. These are our standard charges and concession/waiver may be granted by Head Commercial/SME IBG.</p>

Financing/Advances

I. Alfalah Fleet Finance/Milkiat Finance		PL Categories
1) Processing Fee	As per approved terms or as advised by Shariah Board	
2) Early Settlement Charges	a) If terminated in the First year 5% of the bank's outstanding share in musharakah b) If terminated in the Second year 4% of the bank's outstanding share in musharakah c) If terminated in the Third year 3% of the bank's outstanding share in musharakah d) If terminated in the Fourth year 2% of the bank's outstanding share in musharakah e) If terminated in the Fifth year 1% of the bank's outstanding share in musharakah	

Note:

- These are our standard charges and concession/waiver may be granted at the discretion of the GH IBG or as prescribed by HO.
- Excise duty and other Government charges where applicable are in addition to the above mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and concessions as per arrangement with the customer.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this Schedule of Bank Charges means 3 calendar months.
- **Charges are excluding Federal Excise Duty (unless otherwise stated by SBP).**

General Banking

A. Remittances (LCY)		PL Categories
1) Banker Cheque	Rs.275/- Note: Preferred Banking Customers, Alfalah Islamic Business Way and Alfalah Islamic Business Way Payroll Account Holders are exempted from this charge.	PL52101
	Conventional Customers to be charged as per their SoBC	PL52101
2) Bankers Cheque (for Non-Account Holders)	Up to 100K- Rs. 720/- (Flat) Above Rs. 100K- Rs. 1,200/- (Flat) For Non A/c holders Bankers Cheque upto Rs. 500,000 can be made on daily basis	PL55582
3) Cancellation of DD/PO Banker Cheque	Rs. 400/- (Flat)	PL52002
4) Stop payment of PO/DD/Banker Cheque	Rs. 400/- (Flat)	PL52103
5) Issuance of duplicate PO/DD/Banker Cheque	Rs. 275/- (Flat)	PL52101
6) Issuance of SBP/NBP cheque (if permissible by SBP/NBP)	Rs. 500/- per transaction	PL52101
7) RTGS Charges Monday to Friday	9:30 am to 1:30 pm - Rs. 220/- 1:30 pm to 3:00 pm - Rs. 330/- 3:00 pm to 4:00 pm - Rs. 550/- (Subject to Treasury approval)	Customer Account

General Banking

B. Collection of Cheques		PL Categories
1) Dividend warrants etc. (where companies comply shariah criteria)	As per arrangement with the Customer approved by the sanctioning authority	
2) Same Day Clearing Charges	Rs. 500/- per cheque	PL55583
3) Intercity Clearing Charges	Rs. 250/- per cheque	PL55583
C. Remittances (FCY)		
1) Outward T.T/SWIFT through debit of account	<p>US\$ 18/- Flat for payment up to US\$ 1,000/- or 0.25% of payment exceeding US\$ 1,000/- with min. charge of US\$ 18 and max. charge of US\$ 75/-. SWIFT charges US\$ 5/- or equivalent Rs. will be additional.</p> <p>Note: (0.50% will be additionally applicable if the depositor remitted the deposited amount. However, such charges shall not be applicable if the remittance took place after 15 days from deposit date)</p>	<p>PL52107 (For SWIFT PL55510)</p> <p>PL52107 (For SWIFT PL55510)</p>
2) Foreign Demand Draft through debit of account	<p>US\$ 15/- or equivalent Rs. plus SWIFT Charges of US\$ 5/- or equivalent Rs.</p> <p>Note: (0.5% will be additionally applicable if the depositor remitted the deposited amount. However, such charges shall not be applicable if the remittance took place after 15 days from deposit date)</p>	PL52107 (For SWIFT PL55510)
3) Issuance of duplicate FDD	US\$ 12/- or equivalent Rs. plus actual SWIFT charges	PL52103 (For SWIFT PL55510)
4) Cancellation of FDD/FTT/FMT	US\$ 6/- or equivalent Rs. plus actual SWIFT charges. Foreign bank charges at actual may also apply	PL52102 (For SWIFT PL55510)

General Banking

C. Remittances (FCY)		PL Categories
5) Stop payment of FDD	US\$ 6/- or equivalent Rs. plus actual SWIFT charges Foreign bank charges at actual may also apply	PL52002 (For SWIFT PL55510)
6) Inward remittance: If proceeds are credited to an account maintained with us. If the proceeds are to be credited to account other than above.	Nil US\$ 6/- or equivalent	PL52110
7) Received from abroad or local bank's branches and where payment is demanded in foreign currency	Minimum US\$ 4/- maximum US\$ 7/- plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds	PL52110
8) Home remittance	NIL if proceeds are credited to an account with us	PL52110
9) Others	Rs. 50/- plus Money Order/ Telegram/Courier charges etc.	Money Order (PL52110)/ Telegram (PL55589)
D. Foreign Collections		
1) FCY Cheques/Drafts/TCs sent on collection	0.6%, Min US\$ 10/-, Max US\$ 20/- (correspondent bank charges will be extra, if any) plus Actual courier charges	PL65052
2) Registration of student case	US\$ 100/- first year, every renewal US\$ 75/- plus applicable remittance charges	PL55579
E. Foreign Exchange Permits		
1) Family maintenance	Rs. 1,200/- per transaction	PL55578
2) Studies abroad	Rs. 1,200/- per transaction	PL55579
3) SBP approvals for Capital Transfers, Dividends, Freights	Rs. 1,700/- per transaction	PL55579
4) Other approvals from SBP	Rs. 1,700/- per transaction	PL55579
F. Other Charges		
1) Foreign currency (cash handling services) under FE-25 (SBP)	Nil	
2) Postage	Rs. 150/- or actual, whichever is higher	PL55507

General Banking

G. Safe Deposit Lockers		PL Categories
1) Fee for safe deposit lockers Small Medium Large	(To be recovered in advance or at commencement of the period for a year) Rent Rs. 3,000/- per annum Rent Rs. 4,000/- per annum Rent Rs. 6,000/- per annum	PL55512 PL55512 PL55512
Note: <ul style="list-style-type: none"> Depositor maintaining monthly average balance of Rs. 2Mn. or equivalent FCY deposit in current/savings/term deposit accounts will be provided free small/medium locker for a year. This facility will be available for customers who will maintain the required average balance for the entire one year. In case locker is surrendered during the first 6 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. 		
2) One time Key Deposit (in advance to be refundable on termination)	Equivalent to annual rent of one year according to the size of the locker	PKR15924
3) Locker breaking charges	Actual cost of breaking plus Rs. 1,000/- per locker for all locker sizes	PL55585
4) Locker facility for staff of Bank Alfalah and Bank Alfalah Islamic Banking	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate.	PL55512
H. Debit Card		
1) Debit card issuance charges	Rs. 675/- per Classic Debit Card per year	PL55611
	Rs. 895/- per Gold Debit Card per year	PL55611
2) Debit card replacement/renewal charges	Rs. 500/-	PL55526
3) Debit card in case of lost/damaged card	Rs. 500/-	PL55611
4) Virtual card issuance fee	Rs. 100/-	
5) e-statement	Nil	
I. 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 agreement between the Customer and the Bank.	
J. Alternate Delivery Channels		
1) Branch Banking SMS Alert fee*	Rs. 75/- per month	Auto
2) Inter Bank Fund Transfer (IBFT)	Transaction amount less than or equal to Rs. 10,000/- Rs. 15/- For Transaction Amount greater than Rs. 10,000/- to less than or equal to Rs. 250,000/- Rs. 75/- For Transaction Amount greater than Rs. 250,000/- to less than or equal to Rs. 500,000/- Rs. 100/- For Transaction Amount greater than Rs. 500,000/- to less than or equal to Rs. 1,000,000/- Rs. 150/-	Auto
3) ADC Service Charges (Mobile Banking/Internet Banking/ Mobile App*) Up to Rs. 250,000/- per day limit	Rs. 299/- per annum	

General Banking

J. Alternate Delivery Channels		PL Categories
4) ADC Service Charges (Mobile banking/Internet Banking/ Mobile App*) Up to Rs. 500,000/- per day limit	Rs. 349/- per annum	
5) ADC Service Charges (Mobile banking/Internet Banking/ Mobile App*) Up to Rs. 1,000,000/- per day limit *Services are free to avail for Bank Alfalah Employees	Rs. 499/- per annum	
K. ATM		
Cash withdrawal		
1) From Bank Alfalah's ATM	Nil	
2) From 1-Link member bank ATM	Rs. 15/- per transaction	PKR14431
3) From MNET ATM	Rs. 15/- per transaction	PKR14431
4) From VISA member bank ATM	Rs. 15/- per transaction	PL55528
5) From Bank Alfalah's POS machine	NIL	
6) From non Bank Alfalah's POS machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
7) Virtual Card Issuance Fee	Rs. 100/-	
8) Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transaction will be first converted into US\$ as per rate quoted under arrangement with VISA Card. Cross border transaction fee will also be charged as per Debit VISA Card Rules	
9) Arbitration charges	As per actual	
L. Balance Inquiry		
1) From Bank Alfalah's ATM	Nil	
2) From 1-Link member bank ATM	Nil	
3) From MNET ATM	Rs. 5/- per inquiry	PKR14431
4) From VISA member Bank ATM	Rs. 25/- per inquiry	PKR14431
M. Utility Bill Payment		
	Rs. 25/- per utility bill (through ATM)	
	Rs. 30/- per utility bill (below Rs. 5,000/- through call)	
	Rs. 30/- per utility bill (above Rs. 5,000/- through call)	

General Banking

N. Third Party ATM Transfer Fee		PL Categories
1) Inter Bank Funds Transfer (IBFT)	Transaction amount less than or equal to Rs. 10,000/- Rs. 15/- For Transaction Amount greater than Rs. 10,000/- to less than or equal to Rs. 250,000/- Rs. 75/- For Transaction Amount greater than Rs. 250,000/- to less than or equal to Rs. 500,000/- Rs. 100/- For Transaction Amount greater than Rs. 500,000/- to less than or equal to Rs. 1,000,000/- Rs. 150/-	Auto
O. Balance Confirmation		
1) Balance confirmation certificate to Customers	Rs. 300/- (Flat)	PL55573
2) Balance confirmation to auditors	Rs. 500/- (Flat)	PL55573
P. Statements/Advices		
1) Statement of account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)	PL55532
2) Statement of account for closed accounts	Rs. 35/- per statement	
3) Duplicate advice charges	Rs. 50/- per copy	PL55575
Q. Cheque Book		
1) Issuance of new Cheque Book including in lieu of lost one	First Cheque Book of 25 Leaf would be free to all IBG Account Holders. Subsequent Cheque Books Rs.12/- per leaf or equivalent Rs. for FCYAccounts Note:- Preferred Banking Customers, Alfalah Islamic Business Way and Alfalah Islamic Business Way Payroll Account Holders are exempted from this charge.	PL52003 PL52002
2) Stop payment of cheques	Rs. 400/- per cheque maximum Rs. 2,000/- per request or equivalent Rs. for FCA (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.	PL52002
3) Stop Payment of Lost Cheque Book	Rs. 1,250/- or US\$ 15/- or equivalent Rs. for FCA	PL52002
4) Release of Stop Payment Cheque	Rs. 100/- per cheque maximum Rs. 500/- per request (if all cheques pertain to same cheque book)	PL52002

General Banking

R. Clearing		PL Categories
1) Cheque returned unpaid		
a) Inward clearing returned (applies on Intercity Clearing as well)	Rs. 600/- per cheque	PL55583
b) Outward clearing (excluding OBC)	Nil	
c) Cash cheques returned	Rs. 600/- per cheque	
d) Inward FCY clearing returned	US\$ 12/- per instrument plus actual postage charges	
e) Outward FCY clearing returned	Rs. 500/- or equivalent US\$ plus actual postage charges	
2) Same day clearing charges		PL55583
3) OBC return charges		PL55583
4) Inward bill for collection, returned unpaid		
5) Clean (including Cheques)/ local bill for collection (OBC)		PL55583
6) Unpaid items		
7) Correspondence charges		
8) Outward US\$ Clearing through NIFT		PL52112
S. Miscellaneous Charges		
1) Issuance, retrieval etc. of statement/certificate/documents		
a) Account maintenance certificate	Rs. 125/- per certificate	PL55570
b) Certificate regarding profit and tax deducted during other financial year	Free	PL55571
c) Issue of FCY encashment certificates	Rs. 300/- per certificate	PL55569
d) Issue of other certificates	Rs. 250/- per document	PL55569

General Banking

S. Miscellaneous Charges		PL Categories
e) Documents retrieval fee (subject to availability of record) Up to 2 Years Over 2 Years	Rs. 500/- per document Rs. 1,000/- per document	PL55576/ PL55577
f) Arrangement of stamp paper	Actual plus Rs. 100/- (Flat)	PL55584
g) Certificate of tax withheld on cash withdrawal	Free	
2) Other charges		
a) Account opening charges	NIL	Auto
b) Account closing (Regular Savings Account i.e. Falah Classic Savings Account, BBA Account, Pensioner Account and Asaan Account)	NIL	Auto
c) Account closing	Rs. 200/- for Rs. Account	Auto
d) Account closing FCY Accounts	US\$ 3/- or equivalent for FCY Account	Auto
e) Account opening initial deposit limit/amount for Falah Classic Savings Account (Regular Savings Account)	Maximum Rs. 100/- (However no balance requirement for account opening for categories mentioned below under asterisk**)	Auto
f) Minimum balance requirement for maintaining Falah Classic Savings Account (Regular Savings Account)	NIL	Auto
g) Minimum balance requirement for other Deposit Accounts	As per approved product guidelines	Auto
h) Dormant account reactivation	NIL	Auto
i) Standing instructions	Rs. 250/- per transactions for Rs. Accounts Default in performing standing instructions due to lack of funds Rs. 500/-	Auto
j-1) Online Transaction Charges Cash Transaction at Service Branch	Within City Free Intercity Rs.245/- for each deposit and withdrawal to be recovered upfront at the counter from beneficiary.	PL55550
j-2) Online Clearing/Funds Transfer Transaction at Service Branch	Within City Free Intercity Rs. 150/- for each deposit/withdrawal to be recovered from the beneficiary in case of clearing and remitter in case of Funds Transfer. Note: The above mentioned charges would be free on: 1. Alfalah Islamic Business Way. 2. Alfalah Islamic Business Way Payroll. 3. Preferred Banking Customers.	PL55550

General Banking

S. Miscellaneous Charges		PL Categories
	4. Account Holders maintaining monthly average balance Rs.100,000/ and above in a previous month. 5. For Financing Customers any concession/waivers related to online transaction charges may be waived by the Respective Business Heads/ AMs/RBH on Business Consideration and case to case basis. 6. Rawalpindi and Islamabad would be treated as single city. Hence no online transaction charges will be applicable.	
k) Hold mail charges	Rs. 1,000/- Flat	PL55590
l) eC.I.B. 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 and OTT or at the time of restructuring/rescheduling of finance)	PL55562
m) Out of pocket expenses (not covered by Schedule of Bank Charges)	As per actual	Relevant Expense Code
T. Basic Banking Account		
Cash withdrawal		
a) 2 withdrawals per month by cheque Above 2 withdrawals per month by cheque	Free Rs. 50/- per withdrawal	PL52005
** Following categories of PLS Accounts would be exempted from levy of Account closing charges: Students, Staff, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions. For salary and pension purpose, Merchant accounts of Bank Alfalah acquiring business. Widows/Children of deceased Employees of Government/Semi Government institutions eligible for family pensions/benevolent fund, grants.		
U. Alfalah Islamic Business Way		
On maintaining monthly average balance of Rs. 25,000/- Customer may avail following fee waivers: <ul style="list-style-type: none"> • Free online transactions across Pakistan-unlimited (deposits and withdrawals) • Free issuance of Cheque Books-unlimited • Free issuance of Bankers cheque • Free issuance of duplicate Bankers cheque • Free issuance of ATM/Debit Card (Debit Card will be issued to the Customers as per Debit Card policy). • Free cancellation of POs/DDs/Bankers cheque • Free SMS alerts • Free account statements • Free ATM Cash Withdrawal from any Bank's ATM in Pakistan (waiver of ILink and M-Net Charges for Payroll Accounts only) Note: In case Customer does not maintain required monthly average balance than free services* will be charged as per prevailing Schedule of Bank Charges. However, for all accounts which will be opened under Payroll proposition, there will be no requirement of minimum average balance to avail fee waivers.		

General Banking

V. Branchless Banking Services

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)*
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
		*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)*
0	1,000	23.2
1,001	2,500	46.4
2,501	4,000	69.6
4,001	6,000	92.8
6,001	8,000	116.0
8,001	10,000	139.2
10,001	13,000	162.4
13,001	16,000	185.6
16,001	20,000	208.8
20,001	25,000	232.0

General Banking

V. Branchless Banking Services

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

d)		
Transfer from Mobile Account to Mobile Account and any Bank Alfalah account		
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	200	No fee is charged from the customer
201	500	
501	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	16,000	
16,001	20,000	
20,001	25,000	
e)		
Transfer from Mobile Account to CNIC		
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	1,000	46.4
1,001	2,500	92.8
2,501	4,000	139.2
4,001	6,000	185.6
6,001	8,000	232.0
8,001	10,000	278.4
10,001	13,000	324.8
13,001	16,000	371.2
16,001	20,000	440.8
20,001	25,000	510.4
25,001	30,000	580.0
30,001	40,000	649.6
40,001	50,000	719.2
		*All charges are inclusive of FED

General Banking

V. Branchless Banking Services		
f)	Cash Deposit to any other Bank account at agent location	
Slab Start	Slab End	TOTAL CHARGES (PKR)*
0	1,000	58.0
1,000	2,500	5.08
2,500	4,000	69.6
4,000	6,000	92.8
6,000	8,000	11.06
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	232.0
		*All charges are inclusive of FED
g)	Balance Inquiry	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/Annual Fee	Upto Rs. 295/-*
(ii)	Co-branded Card Issuance / Annual Fee	Upto Rs. 1755/-*
(iii)	Card replacement Fee	Upto Rs.200/-*
(iv)	Co-branded Card replacement Fee	Upto Rs. 750/-*
(v)	Disbursement Fee	Upto Rs.100/-*
(vi)	Voucher retrieval fee	Upto Rs.500/-
(vii)	Cash Withdrawal	
	a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From CUP member bank International ATM e) From CUP member bank International POS	NIL Rs.15/- per transaction Rs.15/- per transaction Rs.225 or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount

General Banking

V. Branchless Banking Services		
(viii)	Balance Enquiry:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	NIL
	c) From M-NET ATM	Rs. 5/- per enquiry
	d) From CUP member bank International ATM	Rs.100/- per enquiry
(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 CUP. Cross border transaction fee will also be charged.
(x)	Arbitration Charges	US\$ 500/-
(xi)	IBFT Sending Slabs - Wallet based	
	Rs. 0-10,000 Rs. 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

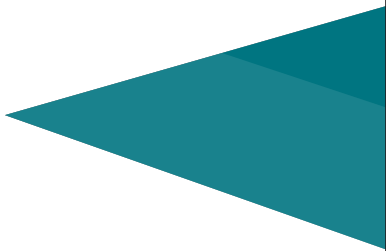
Preferred Banking Services

Following free services shall be provided to our clients if they maintain a minimum monthly average balance of Rs. 1m or equivalent FCY deposit in current/savings/term deposit accounts.

- 1) Standing Instructions Fee Waiver
- 2) Account Statement
- 3) Hold Mail Arrangement
- 4) Cancellation of PO/DD/Banker Cheque
- 5) Balance Confirmation Certificate
- 6) Local collection of cheques (within Pakistan) including intercity and OBC
- 7) Cheque return charges
- 8) Inter branch transfer for credit of same account
- 9) Issuance of Proceed Realisation Certificate (PRC)
- 10) Foreign collection of cheques (any currency)
- 11) Online Cash/Cheque transaction
- 12) Cheque book charges waiver
- 13) Waiver of FTT/FDD charges
- 14) Stop Payment charges
- 15) Same day clearing charges waiver
- 16) E-Statement
- 17) Cheque Book Issuance charges
- 18) Banker Cheque Issuance charges

Note:

- All Government levies including excise duties, taxes, zakat, etc. are for Customers account and will be deducted in addition to the above mentioned charges
- The tariff is valid for 6 months and is applicable to all our branches In Pakistan
- These Schedule of Bank Charges will also be applicable for Islamic Banking Customers availing services from Conventional Banking Branches
- These are our standard charges and concessions/waivers may be granted at the discretion of GH IBG or as prescribed by HO
- Excise duty and other government charges where applicable are in addition to the above mentioned charges
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the Customers
- The Bank reserves the right to make a charge on those accounts, which involve unusual work
- Quarter whether mentioned in this Schedule of Bank Charges means 3 calendar months
- For Financing Customers any concession/waivers related to Cheque Book, Banker Cheque issuance charges may be granted by the Respective Business Heads/AMs/RBH on Business Consideration and case to case basis



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