

BANK ALFALAH LIMITED
ISLAMIC BANKING
Schedule of Bank Charges
January-June 2015

GENERAL BANKING

A	REMITTANCES (LCY)	
1	Pay Order issuance	Free for IBG Customers Conventional Customers to be charged as per their SOC
2	PO / DD for payment of fee/dues in favour of educational institutions, HEC/Board (By Non-Account Holder)	Rs. 25 or 0.50% of fees/dues per instrument whichever is less
3	Cancellation of Pay Order	Rs.200 (flat)
4	Stop payment of Pay Order	Rs. 300 (flat)
5	Issuance of duplicate Pay Order	Rs.200 (flat)
6	Issuance of Demand Drafts	Free for IBG Customers Conventional Customers to be charged as per their SOC
7	Cancellation of DDs	Rs.200 (flat) per cancellation
8	Issuance of Duplicate DD	Rs.200 (flat) per item
9	Stop payment of Demand Draft	Rs. 300 per instrument
10	Issuance of SBP/ NBP cheque(if permissible by SBP/NBP)	Rs.500 per transaction
11	RTGS Chardges	9.30 am to 1.30 pm -Rs. 220
	Monday to Friday	1.30 pm to 3.00 pm -Rs. 330
		3.00 pm to 4.00 pm -Rs. 550
		(Subject to Treasury approval)
B	COLLECTION OF CHEQUES	
1	Through other banks	0.15%, minimum Rs 300
2	Through branches of our bank	0.15 %, minimum Rs 100
3	OBC return charges	Rs. 200/- per cheque retruned (Postage and Courier Charges are not applicable)
4	Dividend warrants etc.(where companies comply shariah criteria)	As per arrangement with the customer approved by the sanctioning authority
5	Inward bill for collection, returned unpaid	Rs.400/- per cheque
6	Clean (including cheques)	0.15%, minimum Rs. 100/- for instruments drawn on cities where BAL has a branch. For other cities, minimum Rs. 300
		Maximum Rs. 5000/- in case of cheque of Rs. 5 M or more
		No courier charges for cheques sent on collection to banks situated in same Tehsil
7	Inter City Clearing Charges through NIFT	Rs. 100 per cheque
C	REMITTANCES (FCY)	
1	Outward T.T/SWIFT through debit of account	US\$ 25 or equivalent PKR + SWIFT charges of US \$ 5 or eqv PKR (0.3% will also be applicable if the deposit amount is not retained in the account for 15 days and customer opts for remittance)
2	Foreign Demand Draft through debit of account	US\$ 15 or Eqv PKR+ SWIFT Charges of US\$ 5 or eqv PKR (0.3% will also be applicable if the deposit amount is not retained in the account for 15 days and customer opts for remittance)
3	Issuance of duplicate FDD	US\$ 10/-or equivalent PKR plus actual SWIFT charges.
4	Cancellation of FDD/FTT/FMT	US\$ 10/-or equivalent PKR plus actual SWIFT charges.
5	Stop Payment of FDD	US\$ 5/-or equivalent PKR plus actual SWIFT charges.
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\$5 or equivalent
7	Received from abroad or local bank's branches & where payment is demanded in foreign currency	Minimum US\$ 3 - maximum US \$6 plus actual SWIFT charges are recoverable from collecting bank to be deducted form the proceeds.

8	Home remittance	NIL if proceeds are credited to an account with us
9	Others	Rs. 50 plus money order/telegram / courier charges etc
D FOREIGN COLLECTIONS		
1	Issuance of traveler's cheques (foreign currency)	1% on amount of TCs sold Min Rs.200
2	FCY cheques/drafts/TCs sent on collection	US\$ 25 + actual courier charges.
3	Registration of student case	\$100 first year, Every renewal \$ 75 plus applicable remittance charges
E FOREIGN EXCHANGE PERMITS		
1	Family maintenance	Rs. 1000 per transaction
2	Studies abroad	Rs. 1000 per transaction
3	SBP approvals for capital transfers, dividends, freights	Rs.1,500/- per transaction plus remittance charges
4	Other approvals from SBP	Rs.1,500/- per transaction plus remittance charges
F OTHER CHARGES		
1	Unpaid items	Inward: \$12 and outward \$ 10 (Equivalent Pak Rupees)
2	Correspondence charges	Actual (if any will be recovered)
3	Foreign currency (cash handling services) under FE-25(SBP)	Nil
4	Postage	Rs.150/- or Actual, whichever is higher
5	Courier service	Rs. 2,000/-or actual, which ever is higher.
6	Full Text Swift	Rs.2,000/-or actual, whichever is higher.
7	Brief Text Swift	Rs.1,000/- or actual, whichever is higher.
8	Outward US \$ Clearing thru NIFT	US\$ 7/-per instrument plus actual postage charges/courier charges
G SAFE DEPOSIT LOCKERS		
1	Fee for safe deposit lockers	(To be recovered in advance or at commencement of the period for a year)
	Small	Rent Rs. 2,000/- per annum.
	Medium	Rent Rs. 3,000/- per annum.
	Large	Rent Rs. 4,000/- per annum.
	Note. Depositor maintaining monthly average balance of Rs. 2 Million or equivalent FCY deposit in current/ saving/term deposit accounts will be provided free Small/Medium locker for a year	
2	One time Key Deposit (in advance to be refundable on termination).	Equivalent to annual rent of three years according to the size of the locker.
3	LOCKER BREAKING CHARGES	Actual Cost of breaking Plus Rs.1,000 per locker for all locker Sizes
4	Locker facility for staff of Bank Alfalah and BAL Islamic Banking:	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate.
H DEBIT CARD		
1	Debit Card issuance charges	a.Rs.300/- per Classic Debit Card Per Year b.Rs.500/- per Gold Debit Card Per Year
2	Debit card replacement/renewal charges	Rs. 500
3	Debit card in case of lost/damaged card	Rs. 500
4	6.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 Branchless Banking		
1	Pricing for Domestic Remittance (CNIC to CNIC Transfer)	As per Annexure D
2	Utility Bill Payment at agents	No fee is charged from customer
3	Mobile Airtime Top-ups	No fee is charged from customer
K	Digital Banking Service Charges (Mobile Banking/Internet Banking/SMS App.)	PKR 299/- per annum
	Branch Banking SMS Alert fee	PKR 50/- per month

	Inter Bank Fund Transfer (IBFT)	PKR 50/-per transaction	
L	ATM		
	Cash withdrawal:		
1	From Bank Alfalah's ATM	NIL	
2	From 1-Link member bank ATM	Rs. 15 per transaction	
3	From MNET ATM	Rs. 15 per transaction	
4	From VISA member bank ATM	Rs. 300 or 3% of cash withdrawal amount, whichever is higher	
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	
M	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	
4	From VISA member Bank ATM	Rs. 25 per inquiry	
N	a.Third party ATM transfer fee:		
1	Inter Bank funds transfer	Rs. 50 per transaction	
2	Inter Branch funds transfer	Rs.50/- per transaction	
	b.Third party Internet Funds transfer fee:		
1	Inter Bank funds transfer	Rs. 50 per transaction	
2	Inter Branch funds transfer	Rs. 50 per transaction	
O	BALANCE CONFIRMATION		
1	Balance confirmation certificate to customers	Rs.250 (flat)	
2	Balance confirmation to auditors	Rs. 500 (flat)	
P	Statements/Advices		
1	Statement of account on request (including duplicate)	Rs.35/-per statement (inclusive of FED)	
2	Duplicate advice charges	Rs. 50 per copy	
Q	CHEQUE BOOK		
1	Issuance of new cheque book	FREE	
2	New cheque book in lieu of lost one	FREE	
3	Stop payment of cheques	Rs.300/- per cheque maximum Rs.1,000/- 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.	
4	Stop payment of lost Cheque Book	Rs. 1000 or US\$ 12 or equivalent PKR for FCA	
5	Cheque Book Destruction Charges (If customer not collected Cheque Book within 90 days)	Rs.7/- per leaf	
R	CLEARING		
1	Cheque returned unpaid		
i)	Inward clearing (applies on Intercity Clearing as well)	Rs.500 per cheque	
ii)	Outward clearing (excluding OBC)		Nil
iii)	Cash cheques returned	Rs.400 per cheque	
iv)	Inward FCY clearing returned	US \$ 12 per instrument + actual postage charges	US
v)	Outward FCY clearing returned	\$ 50 per instrument+ actual postage charges	
2	Same day clearing charges	Rs. 300/- per instrument	
S	MISCELLANEOUS CHARGES		
1	Issuance, retrieval etc. of statement/certificate/documents		
a	Account maintenance certificate	Rs. 100 per certificate	
b	Certificate regarding profit and tax deducted during other financial year	Rs. 100 per certificate	
c	Issueof FCY encashment certificates	Rs.300 per certificate	
d	Issue of other certificates	Rs.200 per certificate	
	Documents retrieval fee (subject to availability of record)		
	Upto 2 Years	Rs. 500 per document	
e	Over 2 Years	Rs. 1000 per document	

f	Arrangement of stamp paper	Actual plus Rs. 100 (flat)
2	OTHER CHARGES	
a	Account opening charges	NIL
b	Account closing (Regular Saving Account i.e. Falah Classic Savings Account)	- NIL - **
c	Account closing other than Falah Classic Saving	Rs 200 for PKR Accounts
d	Account closing FCY Accounts	USD 3 or eqv for FCY Account
e	Account opening initial deposit limit/amount for Falah Classic Savings Account (Regular Savings Account)	Max Rs 100 (However no balance requirement for account opening for categories mentioned below under asterik **)
g	Minimum balance requirement for maintaining Falah Classic Savings Account (Regular Savings Account)	NIL
h	Minimum balance requirement for Other Deposit Accounts	As per approved product guideline
i	Dormant account reactivation	NIL
j	Standing instructions	Rs 200 per month
k	Online transaction charges	Free for IBG Customers Conventional customers to be charged as per their SOC
l	BASIC BANKING ACCOUNT	
	Cash withdrawal:	
	Two withdrawals per month by cheque	Free
	Above two withdrawals per month by cheque	Rs.50/-per withdrawal
m	Hold mail charges	Flat Rs. 600 per annum (to be charged upfront)
n	CI.B report	Rs 40/- 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 time of restructuring/ rescheduling of finance)
o	Out of pocket expenses (not covered by Schedule of Charges)	As per actual
**	** 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.	

Note

These are our standard charges and concessions/waivers may be granted at the discretion of GH IBG or as prescribed by HO
Excise duty & other government charges where applicable are in addition to mentioned charges
The Bank reserve the right to determine the applicability of above charges and commission as per arrangement with the customers
The Bank reserve the right to make a charge on those accounts which involve unusual work
Quarter whether mentioned in this SOC means three calender months
The Tarrif is valid for six months and is applicable to all Islamic Banking Branches in Pakistan

BANK ALFALAH LIMITED
ISLAMIC BANKING
Schedule of Bank Charges
January-June 2015

FINANCING/ADVANCES

A FINANCING/ADVANCES		
1	Project examination fee (If required by client)	1.5% of the project facility requested or as arrangement approved by Credit Division.
2	Legal & administrative Fee	Actual
3	Miscellaneous charges (documents, evaluation of security and maintenance thereof)	Actual
4	Replacement of securities (interim)	(i) For Cash Rs 2500 (flat) (ii) for other securities Rs 5000(flat)
5	To mark lien on securities not issued by us	Rs. 1000 (service charges)
6	Registration of charge with registrar of securities and Exchange Commission of Pakistan (SECP).	Rs. 1000 plus actual charges incurred by the branch
7	ECIB charges	Rs 100/- 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 time of restructuring/ rescheduling of finance)
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 5 KM from Branch Out Side, District limits	a)Rs. 500 upto Rs. 1M facility b)Rs. 1000 over Rs. 1M facility Rs. 1000 + Travelling expenses (outside municipality)
2	Godown Inspection charges (where applicable) when inspection is carried out by outside agencies	At Actual
3	Other incidental expenditure.(insurance, legal, etc)	Actual
4	Collection of coupon (on Government certificates issued by other banks/saving centers under lien to us)	Rs.1000/visit
5	Issuance of delivery orders against import Murabaha Finance, and all goods under Pledge. (where applicable)	Rs. 500/-
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
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 Landing, airway bills and Railway receipt	Rs.600/-flat, against 100% cash margin.
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
3	Guarantees fully secured against deposits/100% Cash Margin.	As per applicable slab given in Annexure C
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
5	Issued at other bank's request in Pakistan	As per applicable slab given in Annexure C
6	Against foreign bank's guarantees	As per applicable slab given in Annexure C
7	Amendments of guarantees	Rs 1000 per amendment
8	Increase in amount and or Extension in period	Commission as per item 1.d) above
9	Administrative fee (expired guarantees)	Rs. 500/-per quarter until the original guarantee is returned to the bank (not to be charged if 100 % cash collateral is held)
Note: Collecting agent charges will be extra if the Collecting bank is different		
Other "out-of-pocket" expenses will be charged at actual.		
B36 Charges are excluding Federal Excise Duty (unless otherwise stated by SBP)		
ALFALAH CAR/ CORPORATE IJARAH		
D	Car Ijarah - Documentation/processing charges	a. Brand New Vehicles Rs.5,000/- b. Used/ Imported Vehicles Rs.8,000/-
1	Corporate Ijarah- documentation/processing charges	Actual or as per approval

2	Consumer Ijarah home appliances) - documentation Charges	Actual
3	Car Ijarah termination charges :-	
4	Consumer car charges	I) 5 % for 1st Year II) 4% for 2nd Year III) 3 % for rest of tenure
	CORPORATE IJARAH CHARGES Termination takes place -	
E	In the First Year	5% of the principal outstanding
	In the Second Year	5% of the principal outstanding
	In the Third Year	4% of the principal outstanding
	In the Fourth Year	3% of the principal outstanding
	In the Fifth Year	2% of the principal outstanding
	Charity on late payment of rent	24 % p.a. on the rent amount for the overdue period
	Income estimation charges	At actual
	Cheque return charges	Minimum Rs.500/- per cheque return
	Vehicle repossession/recovery (agent charges)	Actual incurred by the bank up to maximum of Rs. 75,000/-
	Note: The above charges can be revised at the discretion of Group Head Islamic Banking	
F	ALFALAH MUSHARAKA HOMES	
1	Alfalah Musharaka homes- Processing charges (Inclusive of first legal opinion cost, first valuation cost and CIB charges- also applicable for MPL cases)	Limit up to Rs. 1.0 M Rs. 5,000/= Limit up to Rs 2.5 M Rs. 10,000/= Limit up to Rs. 5.0 M Rs. 12,500/= Limit up to Rs. 50.0 M Rs. 15,000/= Limit above Rs. 50.0 M. At the discretion of Group Head IBG
2	Documentation/ Mortgage charges	Actual
3	Alfalah Musharaka homes termination charges	5% of purchase price for BTF cases, at the discretion of IBG Head
4	Income verification charges	Actual
5	Cheque return charges of corporate Ijarah, consumer car Ijarah &	Minimum Rs.500/-or at the discretion of branch manager.
6	Late payment charges on outstanding period for overdue period	Charges on late payment against purchase of Musharaka unit as per applicable rent rate for the overdue period
	Adjustment of plot purchase under home Musharika (where construction has not taken place)	Upto 5% of outstanding amount.
7	The above to be incorporated in the buyout price.	
8	Profit on late purchasing of Musharaka units	As per applicable rent rate on amount of Musharaka units for the overdue period
9	Charity on late payment of rent	24 % p.a. on the rent amount for the overdue period
10	Income estimation charges	At actual
11	Cheque return charges	Minimum Rs.500/- per cheque return or at the discretion of BM
12	In case delay occurs on part of customer in availing facility, the following fresh reports (If required) shall be obtained at his cost	
13	valuation report of property, Income estimation report	At actual
	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 & other government charges where applicable are addition to mentioned charges	
	The Bank reserves the right to determine the applicability of above charges and comm. 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 SOC means three calendar months	
	Charges are excluding Federal Excise Duty (unless otherwise stated by SBP)	

BANK ALFALAH LIMITED
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TRADE FINANCE

TRADE FINANCE (Local)																
A LETTER OF CREDIT (LOCAL)																
1	Issuance As per slab in 'Annexure A'															
2. a)	Amendments Rs. 1000 (flat) per amendment															
b)	Amendment involving increase in amount and extension in period of dispatch/delivery/negotiation. Rs.1000 per amendment plus commission															
3	Advising Rs. 1000(flat) per letter of credit															
4	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 fall within the period for which LC opening commission has already been recovered															
5	Confirmation/ Cancellation 0.25% per quarter or part there of, Minimum Rs.500															
	Cancellation Charges. As per actual.															
B COLLECTION OF DOCUMENTARY BILLS																
1.a)	Documentary 75% of applicable slab as per Annexure A															
b)	Through branches of our bank 50% of applicable slab as per Annexure A															
3	Collection charges for documentary bills under inland LC (sight/ usance). 0.30%, minimum Rs.300/-															
C UNPAID ITEMS																
1.	Returning charges: Rs.															
a)	Documentary bills 400 per bill Rs. 400 per															
b)	Clean bills bill															
D OTHER CHARGES																
1	Collection agent charges Actual															
2	Postage Rs. 100															
3	Telex Rs. 500 (full)															
4	Storage Charges Rs 50/ pack/ day															
5	Handling of discrepant documents presented under LC Rs.2,000/-per bill (to be deducted from the proceeds)															
Note: -Collecting agent charges, if the collecting bank is different, will be extra. -Other "out-of-pocket" expenses will be charged at actual.																
E TRADE FINANCE (Foreign)																
Letter of credit-commission																
1	Cash letter of credit (under non-agency arrangements) As per applicable slab given in Annexure A															
	Cash Letter of Credit (established under Murabaha Agency arrangements): 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.															
	<table border="1"> <thead> <tr> <th>Annual Volume (calendar year)</th> <th>First Quarter (or part thereof)</th> <th>Each subsequent qtr (or part thereof)</th> </tr> </thead> <tbody> <tr> <td>UptoRs.25M</td> <td>0.60%</td> <td>0.30%</td> </tr> <tr> <td>uptoRs.50M</td> <td>0.45%</td> <td>0.25%</td> </tr> <tr> <td>uptoRs.100M</td> <td>0.30%</td> <td>0.20%</td> </tr> <tr> <td>above Rs.100M</td> <td>0.20%</td> <td>0.15%</td> </tr> </tbody> </table>	Annual Volume (calendar year)	First Quarter (or part thereof)	Each subsequent qtr (or part thereof)	UptoRs.25M	0.60%	0.30%	uptoRs.50M	0.45%	0.25%	uptoRs.100M	0.30%	0.20%	above Rs.100M	0.20%	0.15%
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	Minimum charge Rs.1,500/- Or as approved by the Credit Division. 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 by incorporating the same in Murabaha price of next Murabaha															
2																

3	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															
4	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.															
5	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.															
6	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.															
7	Letter of credit confirmation/cancellation in case where the charges are on account of opener	At actual including our incidental charges.															
8	Letter of credit cancellation	Rs.1500 plus SWIFT charges															
9	Non-reimbursable letters of credit under barter/aid	As per applicable slab given in Annexure A															
F	ACCEPTANCE COMMISSION if bills are to be drawn at usance under letters of credits	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 fall within the period for which LC opening commission has already been recovered															
1	Amendments - letter of credit/contract	Rs.1000 per amendment (flat)															
2	Amendment involving increase in amount and on extension in period of shipment/negotiation per item	Rs.1000 per transaction plus commission															
3	LCs to be Issued against 100% cash margin																
a	Under non-agency arrangements	As per applicable slab given in Annexure A															
b	(established under Murabaha Agency arrangements): 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.	<table border="1"> <thead> <tr> <th>Annual Volume</th> <th>First Quarter</th> <th>Each subsequent qtr</th> </tr> </thead> <tbody> <tr> <td>UptoRs.25M</td> <td>0.60%</td> <td>0.30%</td> </tr> <tr> <td>uptoRs.50M</td> <td>0.45%</td> <td>0.25%</td> </tr> <tr> <td>uptoRs.100M</td> <td>0.30%</td> <td>0.20%</td> </tr> <tr> <td>above Rs.100M</td> <td>0.20%</td> <td>0.15%</td> </tr> </tbody> </table> <p>Minimum charge Rs.1,500/- Or as approved by the Credit Division. 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 by incorporating the same in Murabaha price of next Murabaha</p>	Annual Volume	First Quarter	Each subsequent qtr	UptoRs.25M	0.60%	0.30%	uptoRs.50M	0.45%	0.25%	uptoRs.100M	0.30%	0.20%	above Rs.100M	0.20%	0.15%
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4	Form I handling charges	NIL															
G	Advance remittance to suppliers abroad against imports.	0.1% (minimum Rs.500) plus remittance charges															
H	Import Collection Bills																
1	Handling charges	Rs. 1000/-															
2	Returned unpaid	Rs. 1000/-															
3	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registered contract.	Rs. 1000/-															
I	Import on consignment basis																
	Registration of contract for Imports	50% of applicable slab as per Annexure A or Min. Rs. 1500															
J	Other charges																
1	Postage	Rs. 150 or actual, which ever is higher.															

2	Courier service	Rs. 2000 or actual which ever is higher
	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/ valur date, wherever applicable OR as approved by the Credit Sanctioning Authority/ Credit Group.
3		
4	Tele messages/ SWIFT messages:	
i)		Rs. 2000 or actual which ever is higher
ii)	Full Telex of Letters of Credit/Swift	Rs. 1000 or actual which ever is higher
iii)	Brief Telex / SWIFT-Letters of Credit Brief Telex / Text amendment of LCs	Rs.500 or as per the arrangement with customer
5	Obtaining credit reports on supplier	Rs.1000/-
6	Correspondence charges, if any will be recovered.	At actual
7	Handling of discrepant documents presented under L/C	US\$ 60 (To be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).
8	Service charges on retirement of sight/usance bills	0.10% flat Minimum Rs. 750 or as per arrangement approved by Credit Division
	Note	
	In case the letter of credit liability increases by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover" facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired 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.	
K	EXPORTS	
1	Letters of Credit	
a)	Advising	Rs.1000/- (flat)
b)	Amendment	Rs. 750/ amendment
c)	Confirmation	As per arrangement or Rs.1000/-which ever is higher
d)	Transfer of export letter of credit	Rs.1000/- (flat)
2	Export Bills	
a)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts / Asian Clearing Union accounts.	Rs.1000/- (flat)
3	Collections	
a)	Clean	Rs.200
b)	Documentary (on which bank does not earn any exchange income)	Rs.400
c)	NOC Issuing charges for each Form E	Rs. 100/ perform.
d)	NOC for entitlement against EE statements	Rs. 1,000 per NOC
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/-
b)	Service charges against export R&D claim submission to SBP	Rs.800/ flat, At the discretion of Credit Division
	Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAL.	0.10%, minimum Rs.1000/-
5	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.	

BANK ALFALAH LIMITED
ISLAMIC BANKING
Schedule of Bank Charges
January-June 2015

PREFERRED BANKING SERVICES

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

1. Standing Instruction Fee Waiver.
2. Duplicate Statement
3. Hold Mail Arrangement.
4. Cancellation of PO/DD
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 Realization 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. PO / DD 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 SIX MONTHS AND IS APPLICABLE TO ALL OUR BRANCHES IN PAKISTAN

INTERNATIONAL BANKING - January - June 2015

Annexure A. Import Letter of Credit

AMOUNT RANGE		1ST Quarter or part thereof	Subsequent quarters or part thereof
FROM	TO		
1	500,000	750	500
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
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 100 million shall attract additional service charges of Rs 3000- per 1 million each (First quarter) and Rs 1500 (for subsequent quarters)

2. LC commission in case of Import Murabahai 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. 20-30 million: 20% of the charges
 Transactions of Rs. 30- 50 million: 30% of the charges
 Transactions of Rs. 50 -75 million 40% of the charges
 Transactions of Rs. 75- 100 million: 50% of the charges

Acceptance of Bills under Usance Letter of Credit
January - June 2015

Annexure B

Amt in PKR

ACCEPTANCE AMOUNT RANGE TO	FROM	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	43,750
45,000,001	47,500,000	46,250
47,500,001	50,000,000	48,750
50,000,001	52,500,000	51,250
52,500,001	55,000,000	53,750
55,000,001	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
65,000,001	67,500,000	66,250
67,500,001	70,000,000	68,750
70,000,001	72,500,000	71,250
72,500,001	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 M will attract the charges of Rs 750/ (Monthly) per Rs 1 million each (or part thereof).
2. Rebates may be allowed as follows at Bank's discretion, based on annual business volumes:
 Transactions of Rs. 20 - 30 million: 20% of the charges
 Transactions of Rs. 30 - 50 million: 30% of the charges
 Transactions of Rs. 50 - 75 million: 40% of the charges
 Transactions of Rs. 75 - 100 million: 50% of the charges
3. Discounts may be offered to in the above mentioned charges subject to the management's approval.

LETTER OF GUARANTEES - January - June 2015

Annexure C

Amt in PKR

GUARANTEE AMOUNT RANGE FROM	TO	Per Quarter Charges or part thereof
1	500,000	1,900
500,001	1,000,000	3,200
1,000,001	1,500,000	4,800
1,500,001	2,000,000	6,800
2,000,001	2,500,000	8,700
2,500,001	3,000,000	10,600
3,000,001	3,500,000	12,400
3,500,001	4,000,000	14,300
4,000,001	4,500,000	16,100
4,500,001	5,000,000	17,900
5,000,001	5,500,000	19,700
5,500,001	6,000,000	21,100
6,000,001	6,500,000	22,500
6,500,001	7,000,000	23,800
7,000,001	7,500,000	25,100
7,500,001	8,000,000	26,200
8,000,001	8,500,000	27,300
8,500,001	9,000,000	28,300
9,000,001	9,500,000	29,200
9,500,001	10,000,000	30,100
10,000,001	12,500,000	33,100
12,500,001	15,000,000	40,400
15,000,001	17,500,000	47,800
17,500,001	20,000,000	55,100
20,000,001	22,500,000	62,400
22,500,001	25,000,000	69,700
25,000,001	27,500,000	76,900
27,500,001	30,000,000	84,200
30,000,001	32,500,000	91,500
32,500,001	35,000,000	98,700
35,000,001	37,500,000	105,900
37,500,001	40,000,000	112,500
40,000,001	42,500,000	118,900
42,500,001	45,000,000	125,200
45,000,001	47,500,000	131,500
47,500,001	50,000,000	137,600
50,000,001	52,500,000	143,700
52,500,001	55,000,000	149,600
55,000,001	57,500,000	155,400
57,500,001	60,000,000	161,200
60,000,001	62,500,000	166,800
62,500,001	65,000,000	172,300
65,000,001	67,500,000	177,800
67,500,001	70,000,000	183,100
70,000,001	72,500,000	188,400
72,500,001	75,000,000	193,500
75,000,001	77,500,000	198,500
77,500,001	80,000,000	203,500
80,000,001	82,500,000	208,300
82,500,001	85,000,000	213,000
85,000,001	87,500,000	217,700
87,500,001	90,000,000	222,200
90,000,001	92,500,000	226,700
92,500,001	95,000,000	231,000
95,000,001	97,500,000	235,200
97,500,001	100,000,000	239,400

*Charges for Guarantees over Rs.100 M shall attract additional service charges of Rs 5000 per Rs 1 million each (per quarter or part thereof) plus Rs 2500/- for subsequent quarters.

* Discounts may be offered in the above mentioned charges subject to the management's approval.

*Claim handling charges Rs. 2,500/- (flat)

**PRICING FOR DOMESTIC REMITTANCE
(CNIC TO CNIC TRANSFER)**

Slab Start	Slab End	Fee(PKR)	FED* (PKR)	Total Charges (PKR)
1	1,000	51.72	8.28	60
1,001	2,500	103.45	16.55	120
2,501	4,000	150	24	174
4,001	6,000	205	32.8	238
6,001	8,000	258.62	41.38	300
8,001	10,000	310.34	49.65	360
10,001	13,000	360	57.6	418
13,001	15,000	405	64.8	470