

Serial No.	Description	Details of Charges (excluding FED)	
		Roshan Digital Account- FCY	Roshan Digital Account- PKR
1	Account Opening	Free	Free
2	Account Maintenance/Minimum balance service charges	Free	Free
3	Account Balance Inquiry	Free	Free
4	Cheque Book Issuance	First Cheque book- free (25 leaves) Subsequent cheque book- Rs.15 per leaf	First Cheque book- free (25 leaves) Subsequent cheque book- Rs.15 per leaf
5	Debit Card Issuance Fee	Not applicable	Free
6	Debit Card Annual Fee	Not applicable	Free
7	Debit Card Replacement Fee	Not applicable	Rs. 3,500
9	Inward Remittance (from abroad)	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-
11	Outward Remittance (from Pakistan)	Free However, correspondent bank charges ranging from \$30/- to \$50/- will also be chargeable, depending upon the slabs i.e., <\$5,000/- and >\$5,000/-.	Free However, correspondent bank charges ranging from \$30/- to \$50/- will also be chargeable, depending upon the slabs i.e., <\$5,000/- and >\$5,000/-.
12	Inter Bank Fund Transfer (local)	Free	Free
13	Cash withdrawal through Card (within Pakistan)	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 18.75
14	Cash withdrawal through Card (International)	Not applicable	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher (charges will be applicable once the cash withdrawal facility is enabled for RDA Debit Cards.)
15	Purchase through Card on POS (International)	Not applicable	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master/AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rule.
16	ATM Balance Enquiry Charges	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 2.5
17	Postal charges	Free	Free
18	Application processing for NPC	Free	Free
19	Application processing for CDC	Free	Free
20	Bill Payment	Beaconhouse School Fee Payment - Rs. 25 per transaction (both PKR and FCY Roshan Digital Accounts)	
		Jazz Cash Transaction Charges:	
		Transaction amount	Processing fee
		0-1,000	Rs.39.66
		1,001-2,500	Rs.80.17
		2,501-4,000	Rs.119.83
		4,001-6,000	Rs.160.34
		6,001-8,000	Rs. 200
		8,001-10,000	Rs.239.66
		10,001-13,000	Rs.280.17
		13,001-15,000	Rs.310.34
		15,001 - 20,000	Rs. 379.31
		20,001 - 25,000	Rs. 439.66
		25,001 – 30,000	Rs. 500
30,001 – 40,000	Rs. 560.34		
40,001 – 50,000	Rs. 620.69		
Bookme Ticketing Facilitation Charges - 5% of ticket amount			
21	Internet Banking Activation	Free	Free
22	Transaction alerts - SMS & email	Free Alerts on transactions done through ADC Channels	Free Alerts on transactions done through ADC Channels

- For details and other charges, please refer to our Schedule of Charges (<https://www.bankalfalah.com/schedule-of-charges/>).