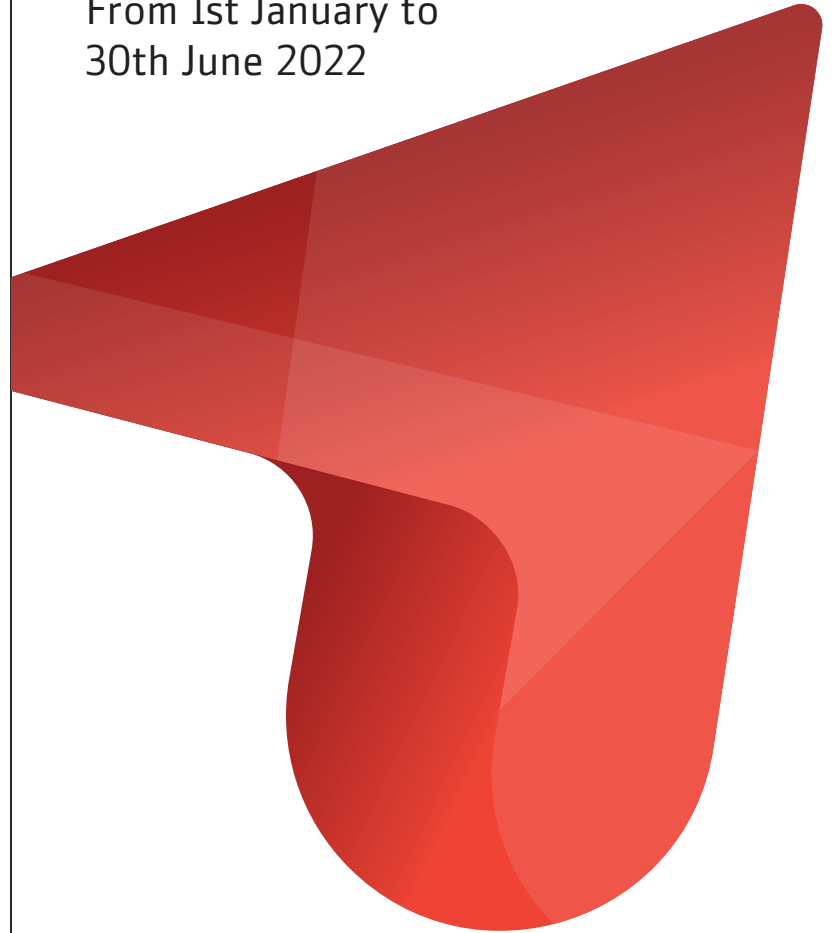


Schedule of Bank Charges

(Excluding FED)

From 1st January to
30th June 2022



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


Bank Alfalah
The Way Forward

Summary of Revision in Charges Effective 1st January 2022

Trade Services			
Page 05	B. Exports		
	1. Letter of Credit		
	1.a)	iii. Advising Inland Letter of Credit	Rs. 1,750/- (flat)
	5. Service Charges		
5.a)	i) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs. 0.12 per Rs. 100/-. Minimum Rs. 900/-	
Page 06	5.u)	B2C transaction per invoice	Rs. 200/-
	5.v)	Guarantee collection	Rs. 1,600/- (per LG inclusive of all charges)
Page 08	D. Inland Letters of Credit		
	1. Letter of Credit		
	1.d)	Service charges/retirement commission on retirement of Sight/Usance Bills	0.125 % of bill amount (flat) minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities.
Advances/Finances			
Page 17	E. Guarantees		
	1.a)	Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt	Rs. 1,800/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities.
Consumer Banking			
Page 19	A. Visa/MasterCard/AMEX Card		
	1. Credit Card Operations (Jan-Jun-2022)		
	i)	Service Fee	<p>Visa Classic Credit Card 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions</p> <p>Visa/MasterCard 3.50% per month (42% Annual Percentage Rate) on Cash Advance 3.50% per month (42% Annual Percentage Rate) on Retail Transactions</p> <p>AMEX Card 3.50% Per month (42% Annual Percentage Rate) on Cash Advance 3.50% per month (42% Annual Percentage Rate) on Retail Transactions</p> <p>Step by Step Transactions (Annual Percentage Rate 35.23% to 40.74%)</p> <p>Balance Transfer Facility to Step By Step Transactions (Annual Percentage Rate 21.73% to 25.44%)</p> <p>Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)</p> <p>Cheque Book & Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)</p>
	ii)	Platinum Card Annual Fee (New Acquisition)	Rs. 12,000/-
	iii)	Platinum Supplementary Card Annual Fee (New Acquisition)	Rs. 6,000/-
	viii)	Alfalah Optimus MasterCard Credit Card	
	a)	Basic Card Annual Fee	Rs. 6,250/-
	b)	Supplementary Card Annual Fee	Rs. 3,125/-

Consumer Banking

A. Visa/MasterCard/AMEX Card			
1. Credit Card Operations (Jan-Jun-2022)			
Page 19	ix)	Gold Card Annual Fee (New Acquisition)	Rs. 6,000/-
	x)	Gold Supplementary Card Annual Fee (New Acquisition)	Rs. 3,000/-
	xj)	Visa Classic Card Annual Fee (New Acquisitions)	Basic Card: Rs. 2,000/- Supplementary Card: Rs. 1,000/-
	xii)	Annual Fee for AMEX Gold Card	Basic Card: Rs. 7,500/- Supplementary Card: Rs. 3,750/-
Page 20	xxv)	Credit Cover Premium	Up to 0.85% of outstanding amount
	xxvi)	Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)
	xj)	CIP Lounge Fee	\$ 15 per visit
2. Awami Visa Card (Jan-Jun-2022)			
Page 22	i)	Service Fee	Visa Classic 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions
			Step by Step Transactions (Annual Percentage Rate 35.23% to 40.74%)
			Balance Transfer Facility to Step By Step Transactions (Annual Percentage Rate 21.73% to 25.44%)
			Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)
			Cheque Book and Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)
xi)	Credit Cover Premium	Up to 0.85% of outstanding amount	
xii)	Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/-per Utility Bill (Below Rs. 5,000/- through Call, Direct Debit) Rs. 55/-per Utility Bill (Above Rs. 5,000/- through Call, Direct Debit)	
Page 23	xxx)	Cash Withdrawal Receipt Printing Fee	Rs. 2.50 (Alfalsh Card at Off-Us & On-Us ATMs)
	xxxj)	Balance Inquiry Receipt Printing Fee	Rs. 2.50 (Alfalsh Card at Off-Us & On-Us ATMs)
3. Corporate/SME Credit Card (Jan-Jun-2022)			
Page 24	viii)	Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)
5. Debit Card (Jan-Jun-2022)			
Page 27	i)	Basic Card Issuance/Annual Fee	Rs. 1,725/- per Classic/AKK Debit Card per Year Rs. 2,099/- per Gold/AKF Debit Card per Year Rs. 2,099/- per Pehchaan Debit Card per Year Rs. 2,900/- per Platinum Debit Card per Year Rs. 8,500/- per Signature Debit Card per Year Rs. 1,000/- per Gold/Digital Bundle per Year Rs. 1,250/- per PayPak Debit Card per Year Gold Card issuance on Roshan Digital Account is Free, however, Annual Fee of Rs. 2,099/- will be levied

Consumer Banking

A. Visa/MasterCard/AMEX Card			
5. Debit Card (Jan-Jun-2022)			
Page 27	ii)	Basic Card Replacement Fee: a) Classic, PayPak, Pehchaan & Gold Card Replacement Fee b) Platinum Cards Replacement Fee c) Signature Card Replacement Fee	Rs. 1,000/- Rs. 1,800/- Rs. 1,800/-
	iii)	Supplementary Card Issuance/Annual/Replacement Fee: a) Supplementary Card Issuance/Annual Fee b) Supplementary Card Replacement Fee	Rs. 863/- per Classic Debit Card per Year Rs. 1,050/- per Gold Debit Card per Year Rs. 1,050/- per Pehchaan Debit Card per Year Rs. 1,450/- per Platinum Debit Card per Year Rs. 4,250/- per Signature Debit Card per Year Rs. 625/- per PayPak Debit Card per Year Rs. 863/- per Classic Debit Card Rs. 1,050/- per Gold Debit Card Rs. 1,050/- per Pehchaan Debit Card Rs. 1,450/- per Platinum Debit Card Rs. 4,250/- per Signature Debit Card Rs. 625/- per PayPak Debit Card
	iv)	Roshan Digital Account Debit Card Replacement Fee	Rs. 4,300/-
	v)	Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 8,500/-
	vi)	Cash Withdrawal: a) From Bank Alfalah's ATM without receipt b) From Non Bank Alfalah ATM without receipt	NIL Rs. 18.75 per transaction
		c) From International ATMs (Visa member banks) f) Paper Receipt Printing Fee	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs. 2.50 (Off-Us & On-Us ATMs) per receipt
Page 28	vii)	Balance Enquiry: a) From Bank Alfalah's ATM without receipt b) From Non Bank Alfalah ATM without receipt c) From International ATMs (Visa member banks) d) Paper Receipt Printing Fee	NIL Rs. 2.5/- per enquiry Rs. 25/- per enquiry Rs.2.50 (Off-Us & On-Us ATMs) per receipt
	xii)	CIP Lounge Fee	\$ 15 per visit
	B. Personal Loans		
	1. Personal Loans (Jan-Jun-2022)		
Page 30	i)	Processing Fee	Rs. 4,000/- or 1.3% of the loan amount, whichever is higher
	ii)	Late Payment Fee	Rs. 875/- per missed instalment
	vii)	Enhancement Fee	Rs. 2,800/-
	x)	APR	Variable up to (1YK + 21%) Fixed up to (1KY + 24%) *segment based pricing
C. Revolving Loan			
	i)	Processing Fee	Loan amount up to 1 million: Rs. 3,500/- Loan amount greater than 1 million: Rs. 5,500/-
	viii)	APR	Variable up to (1 month KIBOR + 23%) Fixed (as per offer letter) *segment based pricing

Consumer Banking

F. Alfalah Auto Loan/Consumer Auto Lease Finance			
1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jan-Jun-2022)			
Page 31	i)	Processing & Documentation Charges per application	Rs. 9,000/-
	ii)	Processing & Documentation Charges per application co-borrower case	Rs. 3,000/- in addition to single borrower
	vi)	Cheque Return or Rejected Auto Pay Charges	Rs. 750/-
	vii)	Penalty on Late Payment	Rs. 1,200/- per instalment
	x)	Warehouse Charges for Repossessed Vehicle	Rs. 1,500/- per month
	xii)	Income Evaluator Charges (if applicable)	At actual
	xiv)	Re-Issuance of NOC	Rs. 1,200/-
	xvi)	Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 2,500/-
G. Alfalah Home Finance			
1. Alfalah Home Finance (Jan-Jun-2022)			
Page 32	i)	Processing Fee	Rs. 8,500/- (flat)
		Processing Fee (local salaried)	Rs. 6,000/- (flat)
		Processing Fee (Alfalah Green Mortgage/Solar Financing)	Rs. 4,000/- (flat)
		Alfalah Ghar Asaan, including Low Cost Segment Processing Fee (for all segments)	Rs. 4,000/- (flat)
	Processing Fee - Roshan Apna Ghar (Home Finance for RDA Customer)	Rs. 4,000/- (flat)	
iv)	Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,250/- per instalment	
vii)	Early Settlement Penalty Roshan Apna Ghar (Home Finance for RDA customer)	For early settlement within first year, 1% will be charged as early settlement penalty.	
viii)	Balloon/Partial Payments		
	a. Maximum two allowed in a year and maximum of 20% of the outstanding balance. However no balloon payment shall be allowed during 1st year of disbursement without levy of penalty. (Except for Alfalah Ghar Asaan Customer)	Up to two payments allowed in a year for the total balloon amount of up to 20% of the outstanding balance. However no balloon payment shall be received during 1st year of disbursement without levy of penalty.	
	b. Roshan Apna Ghar (Home Finance for RDA customer)	Flexibility to make partial pre-payments with zero charges after first year. In first year 1% will be charges on amount partially paid.	
General Banking			
B. Remittances (Domestic)			
Page 34	1.a)	Banker's Cheque***	For Account Holders: Rs. 425/-
	1.h)	IBFT Charges IBFT processing through branch counter	Rs. 200/- per transaction (inclusive of FED)
C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers			
1. Safe Deposit Locker			
Page 35	1.a)	Fee for Safe Deposit Lockers	
	i)	Small	*Rent Rs. 5,500/- per annum
	ii)	Medium	*Rent Rs. 6,500/- per annum
	iii)	Large	*Rent Rs. 8,500/- per annum

General Banking			
Page 36	C. Sale/Purchase of Securities, Safe Custody, Articles in Safe Deposit and Safe Deposit Lockers		
	2. Sale/Purchase of Securities		
	2.e)	Issuance of Rupee Traveller's Cheque	Rs. 12/- per RTC
Page 37	D. Miscellaneous Charges		
	3. Cheques/Cheque Books		
	3.a)	Issuance of New Cheque Book*** (PKR & FCY)	Rs. 20/- per leaf
	5. Issuance, Retrieval, etc. of Statements/Certificates/Documents		
	5.a)	Account Maintenance Certificate	Rs. 200/- per certificate
Page 40	11. Other Charges		
	11.e)	Hold Mail	Rs. 1,000/- p.a. to be recovered at start of the year
Digital Banking			
Page 44	A - Alfa Account, Alfa Savings Account and Alfa Remittance Account		
	1. PayPak Chip Card		
	vii)	i) Card Issuance Fee*	PKR 625/-
		ii) Card Replacement Fee*	PKR 550/-
		iii) Annual Fee*	PKR 625/-
		IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	2. UnionPay Chip Card		
		i) Card Issuance Fee*	PKR 625/-
		ii) Card Replacement Fee*	PKR 550/-
		iii) Annual Fee*	PKR 625/-
ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
Page 45	B - Alfa Payroll Accounts		
	1. PayPak Chip Card		
		ii) Card Replacement Fee*	PKR 550/-
	vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.
		2. UnionPay Chip Card	
		i) Card Issuance Fee	Free (charges are exempted for Payroll Account holders)
		ii) Card Replacement Fee*	PKR 550/- inclusive of FED
		iii) Annual Fee	Free (charges are exempted for Payroll Account holders)

Digital Banking

Page 46	B - Alfa Payroll Accounts		
	ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	C - EOBI Pensioner CUP Card		
	vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	x)	Card Activation	NIL
	xi)	Proof of Life Charges	NIL
Page 47	D - Branchless Banking Corporate Card		
	ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	*The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes.		
Page 48	E - Branchless Banking Supply Chain Digitisation Wallet Card		
	ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	G - Virtual Debit Card		
	i)	Card Issuance Fee	Rs. 200/- + FED
	J - Subscriber Financing		
	i)	Markup Rate	NIL
	ii)	Processing Fee*	6 months tenor: Flat 5% of loan value 12 months tenor: Flat 10% of loan value
	iii)	Late Payment Charges	PKR 500/- for each late payment
iv)	Early Settlement Charges	NIL	
*The fee will be equally distributed in equal monthly instalments amount.			
Page 49	L - Digital Channels/Alternative Delivery Channels		
	5.	Inter Bank Fund Transfer	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
	7.	International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED)	Rs. 650/- per transaction
	11.	Alfalsh ATM - Biometric Verification	Up to PKR 20/- per transaction Annual Subscription: Up to PKR 4,000/- for Annual Subscription

Digital Banking

Page 49	L - Digital Channels/Alternative Delivery Channels		
	13.	Cash Deposit Machine - Charges Other Bank Accounts Up to Rs. 10,000 Rs. 10,001 to 100,000 Rs. 100,001 to 250,000 Rs. 250,001 to 500,000 Rs. 500,001 and above	PKR 100 PKR 150 PKR 300 PKR 500 PKR 1,000 or 0.1%, whichever is higher
Page 50	M - Branchless Banking - Agent Network		
	Transaction Details		
	c.	Alfa Wallet BVS Registration	No fee is charged from customer
	d.	BISP Cash Out/Transfer into Wallet	No fee is charged from customer
	i.	Mobile Bundle Payment	No fee is charged from customer
j.	EOBI Card Activation (replacement card only)	No fee is charged from customer	
i. Money Transfer Send			
iii.	Wallet to Other Bank	Up to PKR 200/- per transaction	
iv.	CNIC to Other Bank	Up to PKR 200/- per transaction	

Bank Alfalah Premier

Page 51	PKR 2 Million - PKR 2.999 Million	PKR 3 Million - PKR 6.999 Million	PKR 7 Million & Above
	Inter Bank Fund Transfer (IBFT)	Inter Bank Fund Transfer (IBFT)	Inter Bank Fund Transfer (IBFT)
Consumer Finance Premier VISA Signature Debit Card Waiver of Annual, Issuance and Replacement Fee Complimentary access to 1,000+ airport lounges** Note: 1. These charges are subject to change on half yearly basis. 2. For Premier Visa Signature Debit Card, all other charges will be applicable as per the Signature Debit Card variant as per the prevailing SOC. 3. For Premier Visa Platinum Credit Card, all other charges will be applicable as per the Platinum Credit Card variant as per the prevailing SOC. 4. Apart from those mentioned, all bank service charges will be applicable as per Bank Alfalah's prevailing SOC. 5. In addition to the above, all applicable Government levies will also be recovered. 6. Eligibility criteria, deposit slabs and list of charge waivers are applicable in PKR or equivalent in foreign currency. 7. Premier customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded. 8. Upon downgrade, all Premier benefits and privileges will be discontinued and Premier Card(s) will be downgraded. 9. Premier services are offered in select Bank Alfalah branches only. **Eligibility criteria - one international transaction of at least USD 1 in each calendar year prior to LoungeKey lounge visits. In case eligibility criteria is not met, USD 32.00 will be charged for each visit. One complimentary visit is allowed prior to meeting the aforementioned criteria. Guests accompanying the card holder will be charged at USD 32.00.			

Roshan Digital Account

S.No.	Description	Roshan Digital Account - FCY	Roshan Digital Account - PKR
4	Cheque Book Issuance	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 20/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 20/- per leaf
6	Visa Gold Debit Card Annual Fee	Not applicable	Rs. 2,099/-
7	Visa Signature Debit Card Issuance	Not applicable	Rs. 8,500/-
8	Visa Signature Debit Card Annual Fee	Not applicable	Rs. 8,500/-
9	Debit Card Replacement Fee	Not applicable	Rs. 4,300/-
10	Inward Remittance (from abroad)		Remittance received in NRVA Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/Exchange Companies, an amount of SAR 20 will be charged (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis). Although, if the same is received under 'Commission based Model', no such fee will be charged by the Bank.
13	Cash Withdrawal through Card (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 18.75/-
15	Balance Enquiry Charges (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 25/-
16	Postal Charges/International Courier Charges	As per actual + FED (capped at Rs. 3,000/-)	As per actual + FED (capped at Rs. 3,000/-)
22	Paper Receipt Printing Fee (within Pakistan)	Not applicable	Rs. 2.50/- per receipt

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Bank Alfalah Premier

Roshan Digital Account

Trade Services

A. Imports

GL Account

1. Letter of Credit Commission		
1.a) i) Cash Letter of Credit Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts. In case of revolving LCs, LC, commission should be charged on each shipment	Volume < 10 M 1st Quarter-0.4% Subsequent Quarter-0.25% Volume 10 M-100 M 1st Quarter-0.3% Subsequent Quarter-0.18% Volume 100 M-200 M 1st Quarter-0.15% Subsequent Quarter-0.10% Volume >200 M 1st Quarter-0.10% Subsequent Quarter-0.10% or as per approval from competent authority Minimum charge of Rs. 2,200/- or as per arrangement approved by the Credit and Business authorities. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.	52305
ii) LCs to be issued against 100% cash margin	As per arrangement with the customer approved by the Credit and Business authorities.	52305
1.b) i) Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for a period of over one year	Commission at the time of opening of Letter of Credit at the rate upto 0.45% per quarter or part thereof upto final payment, Minimum Rs. 2,000/- commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding/reduced liability as per revised Schedule of Charges applicable as on date.	52305
ii) In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers/buyers credit on behalf of applicant	Commission @ 1.6% per annum on reducing liability basis or as per arrangement approved by the Credit and Business authorities. Minimum Rs. 2,000/-.	52305
1.c) Revalidation Commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above. NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.	52306

Trade Services

A. Imports

GL Account

1.d)	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	52306
1.e)	Letter of Credit Confirmation/ Cancellation in case where the charges are on account of applicant	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 2,400/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter Subsequent Quarter	1.2% per quarter or part thereof minimum Rs. 1,500/-. 0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission if bills are to be drawn at usance under Letters of Credits	a) Rs. 1,100/- per bill to be charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.15% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 600/- . However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,800/- per transaction (flat) Rs. 1,800/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.j)	Form-I handling charges	Rs. 120/- per form	52368
1.k)	WeBOC EIF Issuance	Rs. 100/- per transaction	52368
1.l)	WeBOC EIF BDA	Rs.100/- (Per BDA)	52368
1.m)	Transfer of EIF	Rs. 600/- per transfer	52305
1.n)	FOC WeBOC EIF	Rs. 1,200/- per FOC	52305
1.o)	Issuance of Freight Certificate for imports on FOB	Rs. 1,800/-	52309
1.p)	Extention in maturity of Usance bills under LC	Rs. 1,200/- per bill	52306
1.q)	FED Invoice Certificate	Rs. 350/- per certificate	
1.r)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate	52309
2. Import Collection/Contract Bills (Under Sight Letter of Credit)			
2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Markup @ Rs. 0.60/- per Rs. 1,000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Markup @ Rs. 0.65/- per 1,000 daily products on the bill amount shall be charged or as per arrangement the Credit and Business authorities.	Relevant Markup Income Account
2.c)	Advance remittance to suppliers abroad against imports	Rs. 4,500/- plus SWIFT charges	PL52309

Trade Services

A. Imports

GL Account

3. Import Collection/Contract Bills		
3.a) Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.	PL52314
3.b) Returned Unpaid	Rs. 1,800/- in addition to correspondent bank charges.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
4.b) Handling Charges	Rs. 1,200/-	PL52314
4.c) Contract Amendment	Rs. 1,200/-	52313
4.d) Extension in maturity of Usance bills under contract	Rs. 1,200/-	52313
5. Other Charges		
5.a) Postage	Rs. 175/- or actual, whichever is higher	55507
5.b) Courier Service	As per actual	65062
5.c) SWIFT Messages i) Full Text of Letters of Credit ii) Brief Text of Letters of Credit iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 1,500/- Rs. 600/- Rs. 500/-	55510 55510 55510
5.d) Obtaining credit reports on supplier from credit rating agency	Rs. 500/- for orbis	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual	55510
5.f) Service charges/retirement comm against import transactions i.e. Import bill (PAD), Usance bills under Letter of Credits, collection/contract and consignment basis.	0.125% flat (Min Rs. 900/-) or per arrangement approved by the Credit and Business authorities.	PL52309
5.g) Handling of discrepant documents presented under L/C	US\$ 75 including FED (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
5.h) Temporary financing due to non-payment on maturity date of FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup @ Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
5.i) Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,200/- per NOC	52368
5.j) Vendor Charges	At actual	52309

Trade Services

A. Imports

GL Account

6. CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits then the processing charges should be taken only once i.e. not for each company. In case, group concerns are approved separate limits, each entity would be treated individually and the charges recovered separately for each entity.	
6.a) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 35,000/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.b) Renewal	Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.c) EOL/OTT	Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500/- Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305

Note:

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation of 'Forward Cover' Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- Bank reserves the right to change the rate of markup at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

Trade Services

B. Exports

GL Account

1. Letter of Credit		
1.a)	i. Advising our customer ii. Advising other customer iii. Advising Inland Letter of Credit	Rs. 2,000/- (flat) Rs. 3,000/- (flat) Rs. 1,750/- (flat)
1.b)	Amendment	Amendment Advising for customers Rs. 1,300/- non-customers Rs. 1,500/-
1.c)	Confirmation	0.30% per quarter minimum Rs. 1,200/- or as per arrangement approved by the Credit and Business authorities.
1.d)	Transfer of Export Letter of Credit	Rs.1,500/-
1.e)	Export LC Cancellation	Rs. 1,000/- plus SWIFT charges
2. Electronic Form (E-Form)		
2.a)	WOBFC Fee	Rs. 100/- per transaction
2.b)	Transfer of EFE	Rs. 600/- per transaction
3. Export Bills		
3.a)	Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,250/- (flat)
3.b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,200/- (flat)
3.c)	Foreign bills sent for collection returned unpaid	Rs. 1,250/- (flat)
4. Collections		
4.a)	Clean Financial Instruments	Rs. 245/- per collection
4.b)	Documentary (on which bank does not earn any exchange income)	Rs. 1,200/- per collection
5. Service Charges		
5.a)	i) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs. 0.12 per Rs. 100/-. Minimum Rs. 900/-
5.b)	i) DLTl per Eform ii) DLTl for full financial year 'Incremental Cases'	0.25% Min Rs. 1,500/- 0.125% or Rs. 7,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.
5.c)	Discrepant Documents Charges	Minimum Rs. 2,000/- Maximum 0.1% subject to ceiling of Rs. 5,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
5.d)	Clean Document Charges	Minimum Rs. 1,000/- Maximum 0.05% subject to ceiling of Rs. 2,500/- plus courier charges or as per arrangement approved by the Credit and Business authorities.

Trade Services

B. Exports

GL Account

5.e) Handling fee for freight subsidy cases	Rs. 245/- (subject to change by EPB)	55511
5.f) Export development surcharge -	Rs. 80/- (subject to change by EPB)	55511
5.g) Late realisation negotiation (Sight) handling fee	If proceeds not realised within financing days then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
5.h) Late realisation negotiation (Usance)	If proceeds not realised within due date then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
5.i) Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	If proceeds not realised within financing days then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
5.j) Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds not realised within due date then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
5.k) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.12%, minimum Rs. 1,200/-	55517
5.l) NOC issuing charges for each Form 'E'	Rs. 600/- per form	52368
5.m) NOC for entitlement against EE statement	Rs. 1,750/- per NOC	52368
5.n) Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate	55517
5.o) Export Proceed Transfer	0.1% or Rs. 1,350/-, whichever is lower	55517
5.p) Issuance of EPRC beyond one year	Rs. 600/- per certificate	55517
5.q) Handling of ERS Application	Rs. 750/-	55517
5.r) Export Performance Verification	Rs. 1,200/- per EE form	55517
5.s) Vendor Charges	At actual	
5.t) Obtaining SBP approval for Trade Transactions except 'Reply to Show Cause/Legal Notice'	Rs. 1,250/- per case.	
5.u) B2C transaction per invoice	Rs. 200/-	
5.v) Guarantee collection	Rs. 1,600/- (per LG inclusive of all charges)	

Trade Services

B. Exports

GL Account

6) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 28,000 From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 35,000 Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000 Or as per arrangement approved by the Bank's Competent Authority.	52305
6.a) Renewal	Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500 From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500 Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500 Or as per arrangement approved by the Bank's Competent Authority.	52305
6.b) EOL/OTT	Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500 Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000 Or as per arrangement approved by the Bank's Competent Authority.	52305

Note:

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

Trade Services

C. Foreign Bills Purchased/Collection

GL Account

1.a) Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.	52051
1.b) FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges, (correspondent bank charges will be extra-if any, FCY Cheques drawn on foreign Banks should be ≥ US\$ 1,000/- or equivalent FCY).	65052
1.c) Registration of student case	US\$ 100 first year, every renewal US\$ 75 plus applicable remittance charges.	55579

D. Inland Letters of Credit

1. Letter of Credit

1.a) Issuance	0.4% per quarter or part thereof. Minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
1.b) i) Amendments	Rs. 1,800/- (flat) per amendment	52306
ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,400/- per amendment plus commission as per item number 1.a) above	52306
1.c) Acceptance Commission	a) Rs. 600 (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.125% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-.	52308 52308
	(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.)	
1.d) Service charges/retirement commission on retirement of Sight/Usance Bills	0.125 % of bill amount (flat) minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities.	PL52309
1.e) Confirmation/Cancellation	In case of confirmation 0.25% per quarter or part thereof minimum Rs. 500/- In case of cancellation Rs. 1,500/-.	Confirmation: 52315 Cancellation: 52304
1.f) Sales Tax Fed Invoice Certificate	Rs. 360/-	65078
1.g) Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.	52310

2. Collection

2.a) Documentary	0.40% of document value minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities.	65051
2.b) Clean (including cheques)	Rs. 500/- flat on bill less than USD 10,000/- Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	65051

Trade Services

D. Inland Letters of Credit

GL Account

3. Purchase of Bills/Cheques etc.		
3.a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330
ii) Through branches of our Bank	As per arrangement with the customer.	52330
3.b) i) Clean Bills/Trade Cheques	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330/51500
ii) Invoice Finance/Guarantee Discounting	0.45% minimum Rs. 200/- plus markup from the date of finance or discounting to the date of payment.	52330/51500
iii) Through branches of our Bank	As per arrangement with the customer.	52330/51500
3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3.a above, plus markup/markdown from the date of purchase till the date of payment.	52330
ii) Markup if retired Up to 21st day	Rs. 0.55 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment).	65034
iii) Markup if retired during next 210 days	Rs. 0.65 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment) or as per arrangement approved by the Credit and Business authorities.	65034
3.d) Dividend Warrants, etc.	0.72% of the amount of dividend warrants, minimum Rs. 60/-	52621
3.e) Negotiation at Sight	0.25% minimum Rs. 500/-	52312
3.f) Collection Charges for Usance Bills	0.40% per bill, minimum Rs. 500/-	52330
4. Unpaid items		
4.a) Returning Charges i) Documentary Bills ii) Clean Bills	Rs. 400/- per bill Rs. 400/- per bill	52607 52607
5. Other Charges		
5.a) Collection Agent Charges	As per actual	Relevant Expense Code
5.b) Postage	Rs. 100/-	55507/55581
5.c) Telex	Rs. 500/- (full)	55510
5.d) Storage Charges	Rs. 50/- per pack per day	52607

Note:

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

Advances/Finances

A. Advances

GL Account

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

Advances/Finances

A. Advances

GL Account

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

2. Charges for Advances Against Pledge/Hypothecation

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

Advances/Finances

A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Up to Rs. 500/-or as per arrangement approved by the Credit and Business authorities.	52607														
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Up to Rs. 10,000 or as per arrangement approved by the Credit and Business authorities.	52368														
2.h) i) Temporary LCY financing due to non-payment on maturity date of acceptance liability, overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Markup@Rs. 0.60/- per 1,000/- daily products on the bill amount shall be charged as per arrangement approved by the Credit and Business authorities excluding NPL/classified account from the date of classification.	Relevant markup income code														
ii) Penalty for late payment of markup	<p>Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. (e.g. in case mark up is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.</p> <p>Furthermore, LPC shall be charged facility-wise.</p> <p>The said charge is not applicable to SBP Export Refinance and LTFF cases.</p> <table border="1" data-bbox="479 1171 801 1378"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Up to Rs. 500,000/-	Rs. 200/-	b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-	b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-	b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-	b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-	Above Rs. 5,000,000/-	Rs. 5,000/-	52235
Slab (markup due)	Penalty per day															
Up to Rs. 500,000/-	Rs. 200/-															
b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-															
b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-															
b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-															
b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-															
Above Rs. 5,000,000/-	Rs. 5,000/-															
iii) Temporary financing due to non-payment on maturity date of acceptance liability under FE25	If loan is not settled within due date then penalty @ "US Prime rate (benchmark) + 3% (credit spread)" is to be charged from the date of maturity or as per arrangement approved by the Credit and Business authorities.															

Advances/Finances

A. Advances

GL Account

2.i) Business Commitment and Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business authorities.	52019
2.j) ECIB Report	Rs 120/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.	55587

3. Alfalah Karobar Finance

i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52023
	Renewals at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	

Advances/Finances

GL Account

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

Advances/Finances

GL Account

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

Advances/Finances

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

GL Account

Processing charges will be recoverd once for the complete lease period		
i) Front-end Fee	0.5% of lease amount or as per arrangement approved by the Credit and Business authorities.	55563
ii) Documentation handling charges per sanction advice	Rs. 3,000/-	55563
iii) Termination Charges		
a) Termination takes place in the first year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
b) Termination takes place in the second year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
c) Termination takes place in the third year	4% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
d) Termination takes place in the fourth year	3% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
e) Termination takes place in the fifth year	2% of the principal outstanding or as per arrangement approved by the Credit & Business authorities. NIL charges in case of damage/theft of leased asset.	55546
iv) Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	52019
v) Additional Lease Rentals	0.1% per day of the overdue rental amount.	52235
vi) Cheque Return Charges	Rs. 250/- per cheque	55530

C. Agri Finance/Alfalah Zarie Sahulat

i) Processing Fee		
a) Fresh/Enhancement/Renewal cum Enhancement	In case of enhancement fee to be calculated on enhancement amount only i) Up to Rs. 1M @0.25% of the limit with a minimum Rs. 1,000/- ii) Above Rs. 1M to Rs. 5M @0.25% of the limit with a minimum Rs. 3,500/- iii) Above Rs. 5M to Rs. 10M @0.2% of the limit with a minimum Rs. 13,000/- iv) Above Rs. 10M to Rs. 25M @0.17% of the limit with a minimum Rs. 23,000/- v) Above Rs. 25M @0.13% of the limit with a minimum Rs. 45,000/-	52022
b) Renewal Fee (flat)	i) Up to Rs. 1M @Rs. 1,500/- ii) Above Rs. 1M to Rs. 5M @Rs. 3,500/- iii) Above Rs. 5M to Rs. 10M @Rs. 10,000/- iv) Above Rs. 10M to Rs. 25M @Rs. 17,000/- v) Above Rs. 25M @Rs. 20,000/-	
ii) Project Examination Fee	Maximum 0.5% of the project facility approved.	52022
iii) Commitment Fee	As per arrangement approved by the Credit and Business authorities.	52019
iv) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vii) Registration of security interests in Secured Transaction Registry (STR), including initial modification, termination charges etc.	Actual as per schedule prescribed by SECP (https://str.secp.gov.pk/public/fees.aspx)	55523

Advances/Finances

C. Agri Finance/Alfalah Zarie Sahulat

GL Account

viii) Punjab Land Records Authority (PLRA) Service Charges (in Punjab province only)	Actual as prescribed in the fee challan/schedule issued by PLRA.	
ix) Late Payment Charges (LPCs)	Beyond 15 days grace period, LPCs (except PDDC) on account of periodical markup/instalment/principle amount: i) For available limits up to Rs. 1.00M: @Rs. 50/- per day till regularization. ii) For available limits up to Rs.5.00M: @Rs. 150/- per day till regularization. iii) For available limits above Rs.5.00M: @Rs. 200/- per day till regularization. Note: i) 25% rebate in renewal fee shall be available where markup servicing & instalment payments are within 7 days from due date during the review cycle. ii) Fee/charges prescribed above shall also be applicable on refinance requests falling under Agri. iii) Processing fee shall be payable on or before disbursement of facility.	
D. Other Advances		
i) Alfalah Pasban Cash Line a) Processing Charges b) Renewal/Enhancement Charges c) Late Payment Charges	Rs. 500/- per application Rs. 250/- per application Rs. 100/- per day after 15 days of becoming due	
ii) Alfalah Green Energy a) Processing Fee (Up-front with LAF) b) Late Payment Charges	New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher Rs. 200/- per day after 5 days of becoming due	
iii) SBP Refinance Schemes a) Processing Fee (Up-front with LAF) a) Late Payment Charges	New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher Rs. 200/- per day after 5 days of becoming due	

E. Guarantees

CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.		
1.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt	Rs. 1,800/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.b) Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months	0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001
1.c) Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)	Against 100% cash margin: Rs. 1,250/- (flat) per annum	PL52395/PKR 159640001
	Against 100% Deposit Under Lien: Negotiable (Minimum. Rs. 1,250/-) per annum	PL52395/PKR 159640001

Advances/Finances

E. Guarantees

GL Account

	On account other than 100% cash margin and current account: 1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001								
	2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Bank's counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.									
1.d) Other Guarantees	<table border="1"> <thead> <tr> <th>Annual Volume</th> <th>Pricing</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 50M</td> <td>0.40%</td> </tr> <tr> <td>Up to Rs. 150M</td> <td>min 0.35%</td> </tr> <tr> <td>Up to Rs. 300M</td> <td>min 0.30%</td> </tr> </tbody> </table> <p>Minimum Rs. 1,500/-</p> <p>The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors.</p> <p>For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.</p>	Annual Volume	Pricing	Up to Rs. 50M	0.40%	Up to Rs. 150M	min 0.35%	Up to Rs. 300M	min 0.30%	PL52395/PKR 159640001
Annual Volume	Pricing									
Up to Rs. 50M	0.40%									
Up to Rs. 150M	min 0.35%									
Up to Rs. 300M	min 0.30%									
1.e) Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001								
1.f) Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business authorities.	52380								
1.g) i) Amendments of Guarantees ii) Increase in amount and or extension in period	Rs. 1,250 per amendment Commission as per item 1.d above	PL52395 PL52395/PKR 159640001								
1.h) Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 3,000/- plus actual	PL52395								
1.i) Cancellation of Guarantees	Against 25% plus cash margin - its NIL, Rs. 500 without any cash margin.									

Note:

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

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

1. Credit Card Operations (Jan-Jun-2022)		
i) Service Fee	Visa Classic Credit Card 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions	
	Visa/MasterCard 3.50% per month (42% Annual Percentage Rate) on Cash Advance 3.50% per month (42% Annual Percentage Rate) on Retail Transactions	PL55601 PL55602
	AMEX Card 3.50% Per month (42% Annual Percentage Rate) on Cash Advance 3.50% per month (42% Annual Percentage Rate) on Retail Transactions	
	Step by Step Transactions (Annual Percentage Rate 35.23% to 40.74%)	PL55605
	Balance Transfer Facility to Step By Step Transactions (Annual Percentage Rate 21.73% to 25.44%)	PL55605
	Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)	PL55605
	Cheque Book & Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)	PL55605
ii) Platinum Card Annual Fee (New Acquisition)	Rs. 12,000/-	
iii) Platinum Supplementary Card Annual Fee (New Acquisition)	Rs. 6,000/-	
iv) Visa Ultra Cash Back Credit Card (Issuance Fee)	Rs. 4,999/-	PL55611
v) Visa Ultra Cash Back Credit Card (Annual Fee)	Rs. 4,999/-	PL55611
vi) Visa Ultra Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000/-	PL55611
vii) Platinum Plus Annual Fee a) Basic Card Annual Fee b) Supplementary Card Annual Fee	Rs. 12,000/- Rs. 6,000/-	
viii) Alfalah Optimus MasterCard Credit Card a) Basic Card Annual Fee b) Supplementary Card Annual Fee	Rs. 6,250/- Rs. 3,125/-	
ix) Gold Card Annual Fee (New Acquisition)	Rs. 6,000/-	
x) Gold Supplementary Card Annual Fee (New Acquisition)	Rs. 3,000/-	
xi) Visa Classic Card Annual Fee (New Acquisitions)	Basic Card: Rs. 2,000/- Supplementary Card: Rs. 1,000/-	
xii) Annual Fee for AMEX Gold Card	Basic Card: Rs. 7,500/- Supplementary Card: Rs. 3,750/-	PL55611
xiii) RDA - Delivery Charges (International Mailing Address)	As per actual international delivery charges	
xiv) Late Fee	PKR 1,550/- or 10% of minimum amount due, whichever is higher	PL55536
xv) Merchant Discount Charges	Up to 5% of transaction amount	PL52025
xvi) Cash Withdrawal Fee: a) Cash Advance Fee/Call & Pay Fee b) Acquiring Bank Charges c) Counter Fee of other cards	Rs. 1,000/- or 3% of cash advance amount, whichever is higher 1% of cash advance amount 1% of cash advance amount or Rs. 300/-, whichever is higher	PL55528 PL55528 PL55528
xvii) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
xviii) Over-limit Fee	2% of the over-limit amount or Rs. 1,500/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xxix) Card Replacement Fee/Upgradation Fee (except Platinum, Platinum Plus and Optimus MasterCard Upgradation Fees)	Rs. 1,000/-	PL55526
xx) Platinum Card, Platinum Plus and Optimus MasterCard Upgradation Fee - Basic	Rs. 2,000/-	PL55226
xxi) Platinum, Platinum Plus and Optimus MasterCard Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55226
xxii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,000/-	PL55530
xxiii) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 700/- or 2.5% of transaction amount, whichever is higher	PL55534
xxiv) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538
xxv) Credit Cover Premium	Up to 0.85% of outstanding amount	PKR144530050
xxvi) Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)	PL55548
xxvii) Visa Platinum/Titanium Card Priority Pass Fee:		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
AMEX Priority Pass Fee:		
a) Annual Fee	None	PKR152150050
b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
xxviii) SMS Alert Fee	Free	PL55566
xxix) SMS Pull Banking Services	Rs. 31/- per month	PL65060
xxx) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xxxi) Foreign Transactions	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 rules (Same to be applied for DCC transactions)	PL55613
xxxii) Arbitration Charges	US\$ 500	PKR144340050
xxxiii) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxxiv) BTF Processing Fee	Rs. 600/- or 2.5% of transaction amount, whichever is higher	PL55534
xxxv) Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxxvi) Foreign Currency Transactions processed through foreign merchants	3.5% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
Card Conversion Fee	Up to 2,000/-	PL65060
xxxvii) (one time charges)		
xxxviii) Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxxix) Visa Ultra Cash Back Credit Card Programme Conversion Fee	Rs. 2,000/- per conversion	PL55611
xl) CIP Lounge Fee	US\$ 15 per visit	PKR152150050
xli) Shapes Fee	Rs. 1,500/- + FED (charges will be levied as per respective spend base criteria)	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

		GL Account
xliii) Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
xliiii) Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xliv) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xlv) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non Filer 2% of the International Spend Amount	Third party payment
xlvi) Inactivity Fee	Rs. 2,000/- (reversible on minimum PKR 50,000/- spend in 3 months against minimum 3 transactions) Note: Fee will be charged in case no customer initiated transaction up to 12 months and zero outstanding balance.	PL55536
xlvii) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	
xlviii) Airport Lounge Visit - Majestic	Rs. 2,000/-	
xlx) Alfalah Mehfooz Mustaqbil Plan a) Bronze b) Silver c) Gold d) Platinum	Rs. 400/- Rs. 700/- Rs. 1,000/- Rs. 1,300/-	
l) Karachi Golf Club a) 9 Holes Weekdays b) 9 Holes Holidays c) 18 Holes Weekdays d) 18 Holes Holidays e) Guest Bucket Charges f) Coaching Fee per Hour	Rs. 1,300/- Rs. 1,700/- Rs. 2,500/- Rs. 3,000/- Rs. 200/- Rs. 1,200/- (charges will be levied if respective spend criteria is not met)	
li) Defence Raya	Rs. 2,500/- per game charges (charges will be levied for extra visits)	
lii) Credit Line Increase	Rs. 1,000/-	
liii) Educational Institution Payment Fees a) LUMS b) Beaconhouse School System (BSS)	Rs. 25/-	
liiv) Cash Withdrawal Receipt Printing Fee	Rs. 2.50 (Alfalah Card at Off-Us & On-Us ATMs)	
lv) Balance Inquiry Receipt Printing Fee	Rs. 2.50 (Alfalah Card at Off-Us & On-Us ATMs)	

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

2. Awami Visa Card (Jan-Jun-2022)		
i) Service Fee	<p>Visa Classic 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions 2.00% per month (24% Annual Percentage Rate) on BTF transactions</p>	<p>PL55601 PL55602 PL55603</p>
	<p>Step by Step Transactions (Annual Percentage Rate 35.23% to 40.74%)</p>	PL55605
	<p>Balance Transfer Facility to Step By Step Transactions (Annual Percentage Rate 21.73% to 25.44%)</p>	PL55605
	<p>Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)</p>	PL55605
	<p>Cheque Book and Credit on Phone to Step By Step Transactions (Annual Percentage Rate 28.58% to 33.27%)</p>	PL55605
ii) Late Fee	Rs. 600/- or 10% of minimum amount, whichever is higher	PL55536
iii) Merchant Discount Fee	Up to 5% of transaction amount	PL52025
iv) Cash Withdrawal Fee		
a) Cash Advance Fee/Call & Pay Fee	Rs. 400/- or 3% of cash advance amount, whichever is higher	PL55528
b) Acquiring Bank Charges	1% of cash advance amount	PL55528
c) Counter Fee of other cards	1% of cash advance amount or Rs. 300/-, whichever is higher	
v) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
vi) Over-limit Fee	2% of the over-limit amount or Rs. 500/-, whichever is higher Note: Excess over-limit fee is charged on your credit card when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vii) Card Replacement Fee/Upgradation Fee	Rs. 350/-	PL55526
viii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 480/-	PL55530
ix) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 700/- or 2.5% of transaction amount, whichever is higher	PL55534
x) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/-, whichever is higher	PL55538
xi) Credit Cover Premium	Up to 0.85% of outstanding amount	PKRI44530050
xii) Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/-per Utility Bill (Below Rs. 5,000/- through Call, Direct Debit) Rs. 55/-per Utility Bill (Above Rs. 5,000/- through Call, Direct Debit)	PL55548
xiii) SMS Alert Fee	Free	PL55566
xiv) SMS Pull Banking Services	Rs. 31/- per month	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xv)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xvi)	Documentation Fee	Rs. 500/-	PL65060
xvii)	Foreign Transactions	5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xviii)	Arbitration Charges	US\$ 500	PKR144340050
xix)	Insurance Cancellation Charges	Rs. 100/-	PL65060
xx)	BTF Processing Fee	Rs. 600/- or 2.5% of transaction amount, whichever is higher	PL55534
xxi)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxii)	Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxiii)	Foreign Currency Transactions processed through foreign merchants	3.5% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xxiv)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
xxv)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xxvi)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xxvii)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non-Filer 2% of the International Spend Amount	Third party payment
xxviii)	Inactivity Fee	Rs. 2,000/- (reversible on minimum PKR 50,000/- spend in 3 months against minimum 3 transactions) Note: Fee will be charged in case no customer initiated transaction up to 12 months and zero outstanding balance.	PL55536
xxix)	1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	
xxx)	Cash Withdrawal Receipt Printing Fee	Rs. 2.50 (Alfalah Card at Off-Us & On-Us ATMs)	
xxxi)	Balance Inquiry Receipt Printing Fee	Rs. 2.50 (Alfalah Card at Off-Us & On-Us ATMs)	

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

3. Corporate/SME Credit Card (Jan-Jun-2022)

i)	Service Fee	2% per month (24% Annual Percentage Rate) on cash advance 2% per month (24% Annual Percentage Rate) on Retail Transactions.	PL55601 PL55602
ii)	Late Fee	Rs. 1,550 or 10% of minimum amount, whichever is higher	PL55536
iii)	Cash Withdrawal Fee:	Rs. 1,000/- or 3% of cash advance amount, whichever is higher	PL55528
	(a) Cash Advance Fee		
	(b) Acquiring Bank Charges	1% of cash advance amount	PL55528
iv)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
v)	Over-limit Fee	2% of the over-limit amount or Rs. 1,500/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vi)	Card Replacement Fee	Rs. 2,000/-	PL55526
vii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
viii)	Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)	PL55548
ix)	Priority Pass Fee:		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
x)	SMS Alert Fee	Free	PL55566 PL65060
xi)	SMS Pull Banking Services	Rs. 31/- per month	PL55528
xii)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55613
xiii)	Foreign Transactions	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 MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	
xiv)	Arbitration Charges	US\$ 500	PKR144340050
xv)	Annual Fee	Rs. 6,000/- per card	PL55611
xvi)	Card Renewal Fee	No renewal fee	
xvii)	Card Issuance Fee	No issuance fee	
xviii)	Chip Card Issuance Fee	Rs. 750/- for Principal Member Rs. 500/- for Supplementary Card	PL52033
xix)	Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xx)	Foreign Currency Transactions processed through foreign merchants	3.5% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xxi)	CIP Lounge Fee	Rs. 1,650/- per visit (reversible on spend)	PL55534 PKR152150050

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xxii)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM	NIL Rs. 2.5/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
xxiii)	Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xxiv)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xxv)	Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non-Filer 2% of the International Spend Amount	Third party payment
xxvi)	1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	

4. Prepaid Card (Jan-Jun-2022)

4.a) Gift/Virtual/Travel/Remittance Card			
i)	Card Issuance Fee	Rs. 100/-	PL55526
ii)	Card Replacement Fee	Rs. 200/-	PL55526
iii)	Cash Withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank Local ATM	Rs. 18.75 per transaction	PKR144310050
	c) From Visa member bank International ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
	d) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
iv)	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
	c) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
v)	SMS Alert Fee	Free	PL55566
vi)	Merchant Cash Advance Incentive/Call and Pay Fee	Rs. 25/- per transaction	PL55528
vii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
viii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
ix)	Reload Fee	Rs. 100/-	PL65060
x)	Cheque Book Issuance Charges	Rs. 300/-	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xii) Foreign Transactions	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 MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xiii) Arbitration Charges	US\$ 500	PKR144340050
xiii) Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xiv) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xv) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non-Filer 2% of the International Spend Amount	Third party payment
xvi) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	

4b. Payroll/Merchant Card (Jan-Jun-2022)

i) Card Issuance Fee	NIL	
ii) Card Replacement Fee	Rs. 200/-	PL55526
iii) Cash Withdrawal:		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank Local ATM	Rs. 18.75 per transaction	PKR144310050
c) From Visa member bank International ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
d) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
iv) Balance Enquiry:		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	Rs. 2.5/- per enquiry	PKR144310050
c) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
v) SMS Alert Fee	Free	PL55566
vi) SMS Pull Banking Services	Rs. 31/- per month	PL55566
vii) Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii) Acquiring Bank Charges	1% of cash advance amount	PL55528
ix) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x) Cheque Book Issuance Charges	Rs. 300/-	PL65060

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xii) Foreign Transactions	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 MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613
xiii) Arbitration Charges	US\$ 500	PKR144310050
xiii) Govt. payments through Debit/Credit Card Transaction Amount (Rs.): (i) Up to 100,000/- (ii) 100,000/- to 1 million (iii) Above 1 million	Per Transaction Fee (Rs.): (i) 10/- (ii) 20/- (iii) 50/- Note: Fee to be paid by customer on SBP mandate.	PL55548
xiv) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xv) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non-Filer 2% of the International Spend Amount	Third party payment
xvi) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	

5. Debit Card (Jan-Jun-2022)

i) Basic Card Issuance/Annual Fee	Rs. 1,725/- per Classic/AKF Debit Card per Year Rs. 2,099/- per Gold/AKF Debit Card per Year Rs. 2,099/- per Pehchaan Debit Card per Year Rs. 2,900/- per Platinum Debit Card per Year Rs. 8,500/- per Signature Debit Card per Year Rs. 1,000/- per Gold/Digital Bundle per Year Rs. 1,250/- per PayPak Debit Card per Year Gold Card issuance on Roshan Digital Account is Free, however, Annual Fee of Rs. 2,099/- will be levied	PL55611
ii) Basic Card Replacement Fee: a) Classic, PayPak, Pehchaan & Gold Card Replacement Fee	Rs. 1,000/-	PL55526
b) Platinum Cards Replacement Fee	Rs. 1,800/-	PL55526
c) Signature Card Replacement Fee	Rs. 1,800/-	PL55526
iii) Supplementary Card Issuance/Annual/Replacement Fee: a) Supplementary Card Issuance/Annual Fee	Rs. 863/- per Classic Debit Card per Year Rs. 1,050/- per Gold Debit Card per Year Rs. 1,050/- per Pehchaan Debit Card per Year Rs. 1,450/- per Platinum Debit Card per Year Rs. 4,250/- per Signature Debit Card per Year Rs. 625/- per PayPak Debit Card per Year	
b) Supplementary Card Replacement Fee	Rs. 863/- per Classic Debit Card Rs. 1,050/- per Gold Debit Card Rs. 1,050/- per Pehchaan Debit Card Rs. 1,450/- per Platinum Debit Card Rs. 4,250/- per Signature Debit Card Rs. 625/- per PayPak Debit Card	
iv) Roshan Digital Account Debit Card Replacement Fee	Rs. 4,300/-	
v) Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 8,500/-	PL55539
vi) Cash Withdrawal: a) From Bank Alfalah's ATM without receipt	NIL	
b) From Non Bank Alfalah ATM without receipt	Rs. 18.75 per transaction	PKR144310050

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

c) From International ATMs (Visa member banks)	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
d) From Bank Alfalah's POS Machine	NIL	
e) From Non-Bank Alfalah's POS machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
f) Paper Receipt Printing Fee	Rs. 2.50 (Off-Us & On-Us ATMs) per receipt	
vii) Balance Enquiry:		
a) From Bank Alfalah's ATM without receipt	NIL	PKR144310050
b) From Non Bank Alfalah ATM without receipt	Rs. 2.5/- per enquiry	PKR144310050
c) From International ATMs (Visa member banks)	Rs. 25/- per enquiry	
d) Paper Receipt Printing Fee	Rs.2.50 (Off-Us & On-Us ATMs) per receipt	
viii) Priority Pass Fee		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
ix) Foreign Transactions	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 MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules. (Same to be applied for DCC transactions)	PL55613
x) Arbitration Charges	US\$ 500	PKR144310050
xi) Foreign Currency Transactions processed through foreign merchants	3% of the transaction amount and Rs. 0.4 per US dollar conversion	PL55613
xii) CIP Lounge Fee	\$ 15 per visit	
xiii) SMS Alert Fee	Free	PL55566
xiv) SMS Pull Banking Services	Rs. 31/- per month	PL55566
xv) Govt. payments through Debit/Credit Card Transaction Amount (Rs.):	Per Transaction Fee (Rs.):	PL55548
(i) Up to 100,000/-	(i) 10/-	
(ii) 100,000/- to 1 million	(ii) 20/-	
(iii) Above 1 million	(iii) 50/-	
	Note: Fee to be paid by customer on SBP mandate.	
xvi) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 10/- excluding all applicable Govt. Taxes.	Third party payment
xvii) Adv. Withholding Tax on International Transactions	Filer 1% of the International Spend Amount Non-Filer 2% of the International Spend Amount	Third party payment
xviii) Credit Card Bill Payment through ATM	Rs. 25/- per transaction	
xix) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	

Consumer Banking

A. Visa/MasterCard/AMEX Card

GL Account

xx)	Shapes Fee	Rs. 1,500/- (charges will be levied if respective spend criteria is not met)	
xxi)	Karachi Golf Club		
	a) 9 Holes Weekdays	Rs. 1,300/-	
	b) 9 Holes Holidays	Rs. 1,700/-	
	c) 18 Holes Weekdays	Rs. 2,500/-	
	d) 18 Holes Holidays	Rs. 3,000/-	
	e) Guest Bucket Charges	Rs. 200/-	
	f) Coaching Fee per Hour	Rs. 1,200/-	
		(charges will be levied if respective spend criteria is not met)	
xxii)	Defence Raya	Rs. 2,500/- per game charges (charges will be levied for extra visits)	
xxiii)	Educational Institution Payment Fee	Rs. 25/-	
	a) LUMS		
	b) Beaconhouse School System (BSS)		

Consumer Banking

B. Personal Loans

GL Account

1. Personal Loans (Jan-Jun-2022)

i)	Processing Fee	Rs. 4,000/- or 1.3% of the loan amount, whichever is higher	PL52016
ii)	Late Payment Fee	Rs. 875/- per missed instalment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd Year onwards: 5% of the paid amount A year is equal to 12 instalments from the date of disbursal. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,800/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060
x)	APR	Variable up to (1YK + 21%) Fixed up to (1KY + 24%) *segment based pricing	

C. Revolving Loan

i)	Processing Fee	Loan amount up to 1 million: Rs. 3,500/- Loan amount greater than 1 million: Rs. 5,500/-	
ii)	Annual Fee	Loan amount up to 1 million: Rs. 3,000/- Loan amount greater than 1 million: Rs. 5,000/-	
iii)	Late Payment Charges	Rs. 1,500/- for every missed payemnt	
iv)	Enhancement Fee	Rs. 3,000/-	
v)	Cancellation Fee	Rs. 3,000/-	
vi)	Debit Card Charges	As per Debit Card SOC	
vii)	Cheque Book Issuance	As per Cheque Book SOC	
viii)	Cheque Book Issuance	As per Cheque Book SOC	
viii)	APR	Variable up to (1 month KIBOR + 23%) Fixed (as per offer letter) *segment based pricing	

D. Advance Salary

i)	Processing Fee	Rs. 2,500/-	
ii)	Annual Fee	Rs. 2,000/-	
iii)	Cancellation Fee	Rs. 2,000/-	

E. Instant Loan

i)	Processing Fee	Rs. 5,000/- or 2% of the loan amount, whichever is higher	
ii)	Early Termination Charges	1st Year - 10% 2nd Year - 8% 3rd Year and Onward - 5%	
iii)	Partial Payment Facility*	1st Year - Not Allowed 2nd Year - 8% 3rd Year and Onward - 5% *Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more or less than the total of 6 instalments.	
iv)	Late Payment Charges	Rs. 700/- per instalment	

Consumer Banking

F. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jan-Jun-2022)			
i)	Processing & Documentation Charges per application	Rs. 9,000/-	PL52016
ii)	Processing & Documentation Charges per application co-borrower case	Rs. 3,000/- in addition to single borrower	
iii)	Vehicle Evaluation Charges (if applicable)	Up to Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iv)	Registration Service Charges	Up to Rs. 5,000/- or as per the actual, whichever is less. Registration facilitation charges, including incidental charges, will be charged at actual as per Vendor Invoice.	Third party payment
v)	Early Payment Charges (Prepayment/ Balloon Payment) <ul style="list-style-type: none"> • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years Revision will be implemented on fresh booking from 2017.	8% of the principal outstanding 6% of the principal outstanding 3% of the principal outstanding	PL65076
vi)	Cheque Return or Rejected Auto Pay Charges	Rs. 750/-	PL65076
vii)	Penalty on Late Payment	Rs. 1,200/- per instalment	PL65076
viii)	Vehicle Repossession Charges	Up to Rs. 100,000/-	Third party payment
ix)	Evaluation Charges for Repossessed Vehicle	Up to Rs. 3,000/-	Third party payment
x)	Warehouse Charges for Repossessed Vehicle	Rs. 1,500/- per month	PL65076
xi)	Comprehensive Insurance Charges	At actual	Third party payment
xii)	Income Evaluator Charges (if applicable)	At actual	Third party payment
xiii)	Courier Charges for Delivery of Registration Book and Number Plates	Up to Rs. 1,800/- per delivery/shipment or as per the actual, whichever is less.	Third party payment
xiv)	Re-Issuance of NOC	Rs. 1,200/-	PL52016
xv)	Out-station Verification	Rs. 1,000/- to 1,800/- depending upon distance	PL52016
xvi)	Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 2,500/-	PL52016

Consumer Banking

G. Alfalah Home Finance

GL Account

1. Alfalah Home Finance (Jan-Jun-2022)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 8,500/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 7,500/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage/Solar Financing)	Rs. 6,000/- (flat)	PL65045
	For all Customers and Amounts Alfalah Ghar Asaan, including Low Cost Segment Processing Fee (for all segments)	Rs. 4,000/- (flat)	
	Processing Fee - Roshan Apna Ghar (Home Finance for RDA Customer)	Rs. 4,000/- (flat)	
ii)	Evaluation Charges	At actual	Third party payment
iii)	Documentation Charges	At actual, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/persons	PL65045
iv)	Late Payment Charges for Financed/Disbursed Loan Amount	Rs. 1,250/- per instalment	PL65071
v)	Penalty on BTF	Up to 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance (Except for Alfalah Ghar Asaan)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65072
vii)	Early Settlement Penalty Roshan Apna Ghar (Home Finance for RDA customer)	For early settlement within first year, 1% will be charged as early settlement penalty.	
viii)	Balloon/Partial Payments		
	a. Maximum two allowed in a year and maximum of 20% of the outstanding balance. However no balloon payment shall be allowed during 1st year of disbursement without levy of penalty. (Except for Alfalah Ghar Asaan Customer)	Up to two payments allowed in a year for the total balloon amount of up to 20% of the outstanding balance. However no balloon payment shall be received during 1st year of disbursement without levy of penalty.	PL65072
	b. Roshan Apna Ghar (Home Finance for RDA customer)	Flexibility to make partial pre-payments with zero charges after first year. In first year 1% will be charges on amount partially paid.	
ix)	Adjustment of Plot Purchase Loan (without construction)	Up to 6% of the outstanding facility	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (if required) shall be obtained at his cost: Valuation report, Income estimation report	At actual	Third party payment
xi)	All related charges like cheque return fee etc. as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable/required	At actual	Third party payment
xiii)	Mortgage Promise Letter	50% applicable processing fees (as per customer segment) in advance	PL65045

Note:

These charges are subject to change on half-yearly basis. However, terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any Bank Alfalah branch.

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

General Banking

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

GL Account

1.a)	Outward T.T. through Debit of Account	USD 18 Flat rate for payments up to USD 1,000. 0.25% of payments exceeding USD 1,000, with min. charge of USD 18 and max. charge of USD 75. SWIFT charges USD 5 or equivalent PKR will be additional.	52107 Swift Charges: 55510
1.b)	Outward T.T. through Debit of Account - In case of 'Our' code only	Below added charges will only be applicable upfront on 'USD' Outward Remittances with charge code as 'OUR', which will be additional with respect to the amount of service charges. USD 30* Flat rate for Tier 1 (\$ 0 - \$ 5,000) USD 45* Flat rate for Tier 2 (\$ 5,001 & above) *These rates may fluctuate in cases with Currency Auto Convert as per agreement between correspondent bank and Bank Alfalah.	
1.c)	Cash Handling Charges on Outward Remittance Payment	0.5% will be applicable only on cash amount deposited in FCY account, if the differential that is to be remitted is not maintained with the Bank for minimum period of 15 days.	
1.d)	Demand Draft through Debit of Account	USD 15 or equivalent PKR + SWIFT charges. Additional 0.5% will be applicable only on cash amount deposited in FCY account, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	52101 Swift Charges: 55510
1.e)	Issuance of Duplicate FDD Cancellation of FDD/FTT/FMT Stop Payment of FDD	USD 12 or equivalent PKR plus actual SWIFT charges. USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual). USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).	52103 Swift Charges: 55510 52102 Swift Charges: 55510 52002 Swift Charges: 55510
1.f)	Inward: If proceeds are credited to an account maintained with us Others	NIL USD 6 or equivalent.	
1.g)	Received from abroad or local Bank's branches and where payment is demanded in Foreign Currency	Minimum USD 4 - Maximum USD 7 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.	52110
1.h)	Home Remittance	Nil, if proceeds are credited to an account with us through SWIFT or as per PRI agreement	52110
1.i)	Others	Rs. 50/- plus Money Order/Telegram charges	Money Order/Telegram Charges: 55589
1.j)	PRC Issuance Charges for over 1 year period	Rs. 400/-	
2. Foreign Exchange Permits			
2.a)	Family Maintenance	Rs. 1,200/- per transaction	55578
2.b)	Studies Abroad	Rs. 1,200/- per transaction	55579
2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,700/- per transaction plus remittance charges	
2.d)	Other approvals from SBP	Rs. 1,700/- per transaction plus remittance charges	
3. Other Charges			
3.a)	Unpaid Items	Inward: USD 15 per instrument plus actual postage/courier charges. Outward: USD 12 per instrument (Equivalent Pak Rupees) plus actual postage/courier charges. Correspondence charges will be extra if any at actual.	

General Banking

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

GL Account

3.b) Correspondents Charges	Actual (if any will be recovered)	Relevant Expense Code
3.c) Postage	Rs. 150/- or actual, whichever is higher	55507
3.d) Courier Service	Rs. 2,000/- or actual, whichever is higher	55508
3.e) Full Text Swift	Rs. 2,000/- or actual, whichever is higher	55510
3.f) Brief Text Swift	Rs. 1,000/- or actual, whichever is higher	55510
B. Remittances (Domestic)		
1.a) Banker's Cheque***	For Account Holders: Rs. 425/- For Non Account Holders: Up to 100k - Rs. 720/- (flat) Above 100k - Rs. 1,200/- (flat) For Non Account Holders Banker's Cheque up to PKR 500,000/- can be made on daily basis.	52116
Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.***	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.	52116
1.b) Cancellation of Pay Order/Demand Draft/Banker's Cheque***	Rs. 400/- (flat)	Cancellation - Pay Order 52102
Stop Payment of Pay Order/Demand Draft/Banker's Cheque	Rs. 400/- (flat)	Cancellation - Bankers Cheque 52117 Stop Payment 52002
1.c) Issuance of Duplicate Banker's Cheque***	Rs. 300/- (flat)	52118
1.d) Issuance/Duplicate of CDR Cancellation/Stop Payment	NIL NIL	
1.e) Issuance of Drafts, MTs and TTs i) Drawn on us:	(Courier/Postage charges are not applicable in case of issuance of Drafts/MT/TT) Above Rs. 1 Million - NIL	
ii) Drawn on other Banks: i) Up to Rs. 10,000/- ii) From Rs. 10,001/- to Rs. 100,000/- iii) From Rs. 100,001/- to Rs. 1,000,000/- iv) From Rs. 1,000,001/- to Rs. 2,000,000/- v) Over Rs. 2,000,000/-	0.25% minimum Rs. 50/- 0.20% minimum Rs. 100/- 0.10 % minimum Rs. 200/- 0.075% minimum Rs. 500/- 0.015% minimum Rs. 1,000/-	52101
1.f) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.g) RTGS Charges i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
ii) MT 102 Monday to Friday (PKR 100,000 and above)	9:00 am to 4:00 pm - Rs. 50/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
1.h) IBFT Charges IBFT processing through branch counter	Rs. 200/- per transaction (inclusive of FED)	

General Banking

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

GL Account

1. Safe Deposit Locker		
1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)	
i) Small	*Rent Rs. 5,500/- per annum	55512
ii) Medium	*Rent Rs. 6,500/- per annum	55512
iii) Large	*Rent Rs. 8,500/- per annum	55512
<p>Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account, or monthly average balance of Rs. 500,000 in PKR Pehchaan Current Account, or monthly average balance of Rs. 5 million or US\$50,000 in regular saving account or Alfalah Kifayat account, or average monthly balance of Rs. 8 million in Royal Profit Account, or monthly average balance of Rs. 3 million in PKR Pehchaan Savings Account will be provided free Small/Medium locker for a year. This facility will be available for existing customers, who are maintaining the required average balance for one year.</p> <p>In case locker is surrendered during the first six months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis.</p>		
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,200/- per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 300/- per month or part thereof for all locker sizes.	55512
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will, however, be charged at regular rates.	
2. Sale/Purchase of Securities		
2.a) Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
2.b) Withdrawal Fee		
i) Withdrawal fee on shares/securities held in safe custody (to be recovered at time of withdrawal)	0.50% on the first Rs. 10,000/- of the paid up value minimum Rs. 50/- and 0.15% on amount exceeding Rs. 10,000/- minimum Rs. 100/-.	52619
ii) Withdrawal fee on government securities where shares and/or securities sold are from those held in safe custody, either commission on sale of share securities as shown against item 2.a or withdrawal fee, as shown against item 2b i) and ii) whichever is higher, will be charged	Rs. 5/- per script	52620

General Banking

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

GL Account

2.c)	Collection of Profit/Return and Dividend	0.5% on the amount of interest/return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50/-.	52621
2.d)	Handling Charges (for consenting renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
2.e)	Issuance of Rupee Traveller's Cheque	Rs. 12/- per RTC	52051
3. Articles in Safe Custody			
3.a)	Share Custodial Services of Central Depository Company of Pakistan Ltd.	Actual charges charged by CDC, plus 1% of share value on the first of every month or Rs. 5/- per share each month, whichever is higher (payable up-front, in advance).	52605
3.b)	Boxes & Packages	Rs. 1/- per 100 cubic inches or any part thereof with a minimum of Rs. 200/-.	55512
3.c)	Envelopes	Rs. 0.50/- per 25 square inches or any part thereof with a minimum of Rs. 100/-.	55512
4. Issuance of Certificate for Safe Items			
4.a)	Issuance of Duplicate Securities	Rs. 1,000/- (flat)	52605
5. Investment Portfolio Securities			
5.a)	Balance up to Rs. 1 million	NIL	
	Balance above Rs. 1 million	NIL	
5.b)	Transaction Charges	NIL	
5.c)	IPS Statement	NIL	

Note:

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

D. Miscellaneous Charges

1. Balance Confirmation

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

General Banking

D. Miscellaneous Charges

GL Account

2. Statements/Advices			
2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55532
3. Cheques/Cheque Books			
3.a)	Issuance of New Cheque Book*** (PKR & FCY)	Rs. 20/- per leaf	52003
3.b)	Stop Payment of Cheques	Rs. 500/- per cheque maximum Rs. 1,300/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked.	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,200/- or USD 14 or equivalent PKR for FCA.	52002
4. Clearing			
4.a)	Pak Rupee Clearing		
	i) Same day clearing charges (including return)	Rs. 550/- per instrument	55583
	ii) Intercity clearing charges	Rs. 300/- per instrument (intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections)	55583
	iii) Local Bill Collection (OBC)	Rs. 600/- flat on bill less than USD 10,000. Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	55583
	iv) Cheque returned unpaid		
	• Inward clearing (applies on Intercity clearing as well)	Rs. 700/- per cheque	55583
	• Outward clearing (excluding OBC)	NIL	55583
	• Cash cheques returned	Rs. 450/- per cheque	55583
	• OBC return charges	Rs. 300/- per cheque returned (Postage/Courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 500/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	USD 5 per instrument plus actual postage/courier charges.	52112
	• Inward Clearing Returned	USD 12 per instrument plus actual postage/courier charges.	52111
	• Outward Clearing Returned	USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.	55583
5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 200/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Free	55571
	ii) Certificate of tax withheld on cash withdrawals	Free	55572
	iii) Issue of other certificates	Rs. 250/- per certificate	55569

General Banking

D. Miscellaneous Charges

GL Account

xviii) Alfalah Asaan Remittance Account (Current and Savings)	NIL	
xix) Alfalah Asaan Account-Current	NIL	
xx) Alfalah Asaan Account-Savings	NIL	
5.i) Basic Banking Cash Withdrawal a) Two withdrawals per month by cheque b) Above two withdrawals per month by cheque	NIL Rs. 50/- per withdrawal	52005
6. Dormant Account	NIL	
7. Account Opening Charges	NIL	
8. Cash management transaction banking collection/disbursement/electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.	
9. Escrow Account/Arrangement	Pricing will be negotiated on case to case basis between the customer and the Bank.	
10. Communication		
10.a) Courier Charges i) Inland ii) Foreign	Rs. 100/- Inland (not applicable for DD issuance) Rs. 3,500/- or actual, whichever is higher	55508
10.b) Fax Charges i) Inland ii) Foreign	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance) Rs. 250/- or actual, whichever is higher	55509
10.c) Postage Charges i) Inland ii) Foreign	Rs. 100/- (not applicable for DD issuance) Rs. 200/-	55507
11. Other Charges		
11.a) Account Closing	Rs. 200/- (for LCY Accounts) or US\$ 3 or equivalent (for FCY Accounts). NIL for PLS, AQF, BBA, Asaan, Asaan Remittance and Pensioner Accounts. Student/Zakat Mustahkeen/Govt and Semi Govt employees are exempted from account closing charges.	52001
11.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	Relevant Expense Code
11.c) i) Standing Instructions	Rs. 200/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	52026
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	52026
11.d) Online Transaction Charges	Cash Transaction at Service Branch:* a) PKR Current Account: Within city: Free Intercity: Up to Rs. 500,000 (monthly average balance of preceding month): Rs. 350/- and Above Rs. 500,000 (monthly average balance of preceding month): NIL for each deposit/withdrawal b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 350/- for each deposit/withdrawal Charges to be recovered upfront at the counter from the Depositor in case of deposit/Beneficiary in case of withdrawal *Islamabad and Rawalpindi will be treated as within city while deducting charges.	52113

General Banking

D. Miscellaneous Charges

GL Account

	<p>d) Savings Account:*</p> <p>Within city: Free</p> <p>Intercity: Rs. 350/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary)</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	52113
	<p>Funds Transfer Transaction at Service Branch:*</p> <p>a) PKR Current Account:</p> <p>Within city: Free</p> <p>Intercity: Up to Rs. 500,000 (monthly average balance of preceding month): Rs. 220/- and Above Rs. 500,000 (monthly average balance of preceding month): NIL for each deposit/withdrawal</p> <p>b) Alfalah Kamyab Karobar: Free</p> <p>c) BBA Current/Asaan Current:</p> <p>Within city: Free</p> <p>Intercity: Rs. 220/- for each deposit/ withdrawal</p> <p>Charges to be recovered upfront at the counter from the Depositor in case of clearing and Remitter in case of funds transfer.</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	55550
	<p>d) Savings Account:*</p> <p>Within city: Free</p> <p>Intercity: Rs. 220/- for each deposit/ withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary)</p> <p>Charges to be recovered upfront from the Beneficiary in case of clearing and Remitter in case of funds transfer.</p> <p>*Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	55550
11.e) Hold Mail	Rs. 1,000/- p.a. to be recovered at start of the year	55590
11.f) Wateen Bill Payment through ATMs	Rs. 25/- per payment	Auto
11.g) Charges (Cash in Transit & Bank Margin) to claim Prize Money and Face Value of Prize Bonds		
(i) Bank Margin		
(ii) CIT Charges	Rs. 150/- (plus tax/FED) per claim will be charged to customers, irrespective of the face value and prize money of Prize Bond. Actual CIT charges (including tax) will be charged to customers.	
12. Alfalah At Work-Payroll Accounts*	<ul style="list-style-type: none"> - No Initial Deposit and Minimum Balance Requirement - Free Cheque Books - Free Debit Cards** - Free Banker's Cheque - Free Bank Statements and Certificates - Free Internet and Mobile Banking Registration - Free E-statement Facility - Free SMS Alert Facility - Free Intercity Clearing Charges - Free Intercity Transactions Charges on Payroll Current Account - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of 1-Link and M-Net Charges) <p>Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.</p> <p>*Terms and Conditions apply.</p> <p>**Replacement cards will be charged as per prevailing SOC.</p>	

General Banking

D. Miscellaneous Charges

GL Account

	<p>Regular Current, Basic Banking and PLS Savings Accounts of employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below).</p> <p>1) From PKR Current Account (1001) to CPA Current Account (1011)</p> <p>2) From PLS Savings Account (6001) to CPA Savings Account (6012)</p> <p>3) From BBA (1005) to CPA Current Account (1001)</p> <p>4) 1050 (IBG LCY Current Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>5) 1810 (Falal Basic Banking Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>6) 6802 (Falal Classic Savings Account) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>Existing Corporate Payroll Accounts (Current or Savings) for employees who have resigned from their respective Alfalah At Work companies, will be converted to Regular Current or PLS Savings category (as per the table below), with the application of all charges as per SOC.</p> <p>1) From CPA Current Account (1011) to PKR Current Account (1001)</p> <p>2) From CPA Savings Account (6012) to PLS Savings Account (6001)</p> <p>3) 6809 (Falal Classic Savings Account) to 6802 (Falal Classic Savings Account)</p>	
<p>13. Term Deposit Encashment Penalty for LCY and FCY Deposits</p>	<p>For LCY TDR's</p> <p>LCY Term Deposits with tenors less than 1 year</p> <p>- Profit will be paid at the nearest completed tenor rate* applied for the completed period.</p> <p>*Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p> <p>LCY Term Deposits with tenors of 1 year or more</p> <p>- Profit will be paid for the completed term at the minimum savings rate.*</p> <p>*Minimum savings rate to be applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.</p> <p>For FCY TDR's</p> <p>- Profit will be paid at the nearest prevailing completed tenor rate* applied for the completed period.</p> <p>*Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p>	

General Banking

D. Miscellaneous Charges

GL Account

		For Floating TDR's
		Floating Term Deposits with tenors less than 1 year
		-Profit payout will be calculated from the start of term deposit at the minimum savings rate*
		*Minimum savings rate to be applied will be the rate as advised by the State Bank of Pakistan available at the time of booking or the prevailing rate at the time of TDR encashment, whichever is lower
		Floating Term Deposits with tenors of 1 year or more
		-Profit will be calculated/adjusted at the booked rate
14.	<p>Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Banker's Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* SMS Alerts Online Banking Transactions *Only Classic/Gold/Paypak All charges mentioned above are free in month of account opening. For all subsequent months, monthly average balance of Rs. 25,000/- and above will be required for free services.</p>	<p>Rs. 25,000/- Free Free Free Free Free Free Free</p>
15.	<p>Rupee Current Account Average Monthly Balance (requirement for free services) Banker's Cheque Cheque Book</p>	<p>Rs. 50,000/- 5 Free Banker's Cheque per month 1st Cheque Book Free</p>
16.	<p>Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) SMS Alerts Safe Deposit Lockers Cheque Book Cash Withdrawal (Main Account) a) Three withdrawals per month by cheque b) Above three withdrawals per month by cheque</p>	<p>Free Free Free Parent/Guardian of the child will be given locker (small) at half of the normal rate for the first year only on deposit of PKR 500,000/- for one month (subject to availability) Free Nil Rs. 50/- per withdrawal</p>

General Banking

D. Miscellaneous Charges

GL Account

17.	Alfalah Asaan Remittance Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) SMS Alerts E-Statements WHT Exemption	First Cheque Book Free Free (PayPak and Classic only) Free Free As per SBP Rules and Regulations	
18.	Alfalah Non-Resident Pakistani (NRP) Account SMS Alerts E-Statements	Free Free	
19.	Alfalah Pehchaan Account Cheque Book Alfa Internet Banking E-Statements Online Transactions For PKR Accounts (Current and Savings) For FCY Current Accounts For FCY Savings Accounts SMS Alerts	First Cheque Book Free (50 leaves) Free Free Free Free Free on average balances above PKR 50,000/- for PKR accounts only Rs. 100/- initial balance and no minimum balance requirement Initial balance requirement and minimum balance requirement is 100 units of GBP, EUR, USD, 5,000 JPY, 1,000 CNY and 500 UAE Dirham Initial balance requirement is 100 units of GBP, EUR, USD, 5,000 JPY, 1,000 CNY and 500 UAE Dirham and minimum balance requirement is NIL Free	

Note:

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

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

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

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

Note: (applicable for relevant charges on page 34, 37, 38 & 39)

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

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

***No charges to be taken from (i) Mustahkeen of Zakat (ii) Students (iii) Employees of Government or Semi Government institutions.

Digital Banking

GL Account

Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.		
A - Alfa Account, Alfa Savings Account and Alfa Remittance Account		
1. PayPak Chip Card		
i) Card Issuance Fee*	PKR 625/-	52650
ii) Card Replacement Fee*	PKR 550/-	52650
iii) Annual Fee*	PKR 625/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM*		
Up to PKR 500	PKR 18.75/-	
PKR 1,000	PKR 20/-	
PKR 1,500 - 2,500	PKR 25/-	
PKR 3,000 - 5,000	PKR 50/-	
PKR 5,500 - 7,000	PKR 70/-	
PKR 7,500 - 10,000	PKR 100/-	
PKR 10,500 - 15,000	PKR 120/-	
PKR 15,500 - 20,000	PKR 135/-	
vi) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	PKR 5/- per enquiry (including receipt charges)	
vii) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	52650
viii) Arbitration Charges	US\$ 500	
ix) 1-Link Dispute Charges	PKR 10/-	
x) Receipt Printing Charges		
a) From Bank Alfalah's ATM	PKR 2.50/- per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 2.50/- per transaction when receipt is printed	
2. UnionPay Chip Card		
i) Card Issuance Fee*	PKR 625/-	52650
ii) Card Replacement Fee*	PKR 550/-	52650
iii) Annual Fee*	PKR 625/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM*		
Up to PKR 500	PKR 18.75/-	
PKR 1,000	PKR 20/-	
PKR 1,500 - 2,500	PKR 25/-	
PKR 3,000 - 5,000	PKR 50/-	
PKR 5,500 - 7,000	PKR 70/-	
PKR 7,500 - 10,000	PKR 100/-	
PKR 10,500 - 15,000	PKR 120/-	
PKR 15,500 - 20,000	PKR 135/-	
c) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.	52650
d) From CUP member bank International POS	2% of the transaction amount	52650

Booked by
HO ATM

Digital Banking

Account

vi)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL PKR 5/- per enquiry (including receipt charges) PKR 100/- per enquiry	52650
vii)	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.	52650
viii)	Arbitration Charges	US\$ 500	
ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	52650
x)	1-Link Dispute Charges	Rs. 10/-	
xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed	
B - Alfa Payroll Accounts			
1. PayPak Chip Card			
i)	Card Issuance Fee	Free (charges are exempted for payroll account holders)	
ii)	Card Replacement Fee*	PKR 550/-	
iii)	Annual Fee	Free (charges are exempted for payroll account holders)	
iv)	Voucher Retrieval Fee	PKR 500/-	
v)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM*	NIL PKR 18.75/-	
vi)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 5/- per enquiry (including receipt charges)	
vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii)	Arbitration Charges	US\$ 500/-	
ix)	1-Link Dispute Charges	PKR 10/-	
x)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 2.50/- per transaction when receipt is printed PKR 2.50/- Per transaction when receipt is printed	
2. UnionPay Chip Card			
i)	Card Issuance Fee	Free (charges are exempted for Payroll Account holders)	
ii)	Card Replacement Fee*	PKR 550/- inclusive of FED	
iii)	Annual Fee	Free (charges are exempted for Payroll Account holders)	
iv)	Voucher Retrieval Fee	PKR 500/-	

Digital Banking

Account

v)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM* c) From CUP member bank International ATM d) From CUP member bank International POS	NIL PKR 18.75/- PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher 2% of the transaction amount	
vi)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL PKR 5/- per enquiry (including receipt charges) PKR 100/- per enquiry	
vii)	Foreign Transactions	Up to 5% over prevailing market rate 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.	
viii)	Arbitration Charges	US\$ 500/-	
ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
x)	1-Link Dispute Charges	PKR 10/-	
xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed	
C - EOBI Pensioner CUP Card			
i)	Card Issuance Fee	NIL	
ii)	Card Replacement Fee	Rs. 200/-	52661
iii)	Voucher Retrieval Fee	Up to Rs. 500/-	52661
iv)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL NIL	Booked by HO ATM
v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 5/- per enquiry (including receipt charges)	
vi)	Arbitration Charges	US\$ 500	52661
vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii)	Online Collection of Govt Taxes PKR 0 - 50,000*	Rs. 10/-	
ix)	1-Link Dispute Charges	Rs. 10/-	
x)	Card Activation	NIL	
xi)	Proof of Life Charges	NIL	

*Inclusive of FED

Digital Banking

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D - Branchless Banking Corporate Card	
i) Card Issuance Fee*	Up to Rs. 2,000/-
ii) Card Replacement Fee*	Up to Rs. 2,000/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM** d) From CUP member bank International POS**	NIL Rs. 18.75/- per transaction Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM**	NIL Rs. 2.5/- per enquiry Rs. 100/- per enquiry
vii) 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.
viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Online Collection of Govt Taxes PKR 0 - 50,000**	Rs. 10/-
xi) 1-Link Dispute Charges	Rs. 10/-
*The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes. **Inclusive of FED	
E - Branchless Banking Supply Chain Digitisation Wallet Card	
i) Card Issuance Fee*	Up to Rs. 1,000/-
ii) Card Replacement Fee*	Up to Rs. 500/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM** d) From CUP member bank International POS**	NIL Rs. 18.75/- per transaction Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM**	NIL Rs. 2.5/- per enquiry Rs. 100/- per enquiry
vii) 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.

Digital Banking

GL Account

viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Online Collection of Govt Taxes PKR 0 - 50,000**	Rs. 10/-
xi) 1-Link Dispute Charges	Rs. 10/-
* The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of FED. **Inclusive of FED	
F - Digital TDRs	
Digital Term Deposit Encashment Penalty for LCY Digital TDRs	a) LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest completed tenor rate* applied for the completed period. * Rate to applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower. b) LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the Minimum Savings Rate*. *Minimum Savings Rate to applied will be either the rate at the time of booking or the prevailing rate, whichever is lower.
G - Virtual Debit Card	
i) Card Issuance Fee	Rs. 200/- + FED
ii) International Usage Charges Purchases in USD and PKR. Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes	Up to 5% over prevailing market rate or as per SBP directives
iii) Voucher Retrieval Fee	Rs. 500/- + FED
iv) Arbitration Charges	USD 500 + FED
H - Merchant Financing	
i) Processing Charges	Up to Rs. 500/- or 1%, whichever is higher
ii) Stamp Duty & Legal Charges	At actual, if any
iii) Verification Charges	Rs. 1,000/- if required
iv) Late Payment Fees	0.1% per day
I - Agent Financing	
i) Processing Charges	Up to PKR 1,000/-
ii) Stamp Duty & Legal Charges	At actual, if any
iii) Verification Charges	PKR 1,000/-, if required
J - Subscriber Financing	
i) Markup Rate	NIL
ii) Processing Fee*	6 months tenor: Flat 5% of loan value 12 months tenor: Flat 10% of loan value
iii) Late Payment Charges	PKR 500/- for each late payment
iv) Early Settlement Charges	NIL
*The fee will be equally distributed in equal monthly instalments amount.	
K - Investment Services on ALFA	
Annual Subscription Charge	Rs. 250/- annual charges
L - Digital Channels/Alternative Delivery Channels	
1. ADC Service Charges (Mobile Banking/ Internet Banking/Mobile App)*	Free (charges exempted)
2. Pay via other Bank Debit and Credit Card	Up to 3% of transaction amount per transaction
3. SMS Pull Banking Service*	Rs. 37/- per month

55600

Digital Banking

GL Account

4. Branch Banking SMS Alert Fee* (with multilingual feature)	Rs. 105/- per month	55566																																									
5. Inter Bank Fund Transfer	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	55520																																									
6. Transfer from Mobile Account to BAFL Mobile Account and any other Bank Alfalah Account.	Free	55520																																									
7. International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED)	Rs. 650/- per transaction	52046																																									
8. Pay to CNIC Charges (via IB, Alfa, ATM and CDM)	<table border="1"> <thead> <tr> <th>Receive via Partner</th> <th>Receive via Bank Alfalah</th> </tr> </thead> <tbody> <tr><td>0 - 1,000</td><td>Rs. 39.66</td><td>Rs. 20/-</td></tr> <tr><td>1,001 - 2,500</td><td>Rs. 80.17</td><td>Rs. 40/-</td></tr> <tr><td>2,501 - 4,000</td><td>Rs. 119.83</td><td>Rs. 60/-</td></tr> <tr><td>4,001 - 6,000</td><td>Rs. 160.34</td><td>Rs. 80/-</td></tr> <tr><td>6,001 - 8,000</td><td>Rs. 200/-</td><td>Rs. 100/-</td></tr> <tr><td>8,001 - 10,000</td><td>Rs. 239.66</td><td>Rs. 120/-</td></tr> <tr><td>10,001 - 13,000</td><td>Rs. 280.17</td><td>Rs. 140/-</td></tr> <tr><td>13,001 - 15,000</td><td>Rs. 310.34</td><td>Rs. 160/-</td></tr> <tr><td>15,001 - 20,000</td><td>Rs. 379.31</td><td>Rs. 200/-</td></tr> <tr><td>20,001 - 25,000</td><td>Rs. 438.66</td><td>Rs. 220/-</td></tr> <tr><td>25,001 - 30,000</td><td>Rs. 500/-</td><td>Rs. 250/-</td></tr> <tr><td>30,001 - 40,000</td><td>Rs. 560.34</td><td>Rs. 280/-</td></tr> <tr><td>40,001 - 50,000</td><td>Rs. 620.69</td><td>Rs. 310/-</td></tr> </tbody> </table>	Receive via Partner	Receive via Bank Alfalah	0 - 1,000	Rs. 39.66	Rs. 20/-	1,001 - 2,500	Rs. 80.17	Rs. 40/-	2,501 - 4,000	Rs. 119.83	Rs. 60/-	4,001 - 6,000	Rs. 160.34	Rs. 80/-	6,001 - 8,000	Rs. 200/-	Rs. 100/-	8,001 - 10,000	Rs. 239.66	Rs. 120/-	10,001 - 13,000	Rs. 280.17	Rs. 140/-	13,001 - 15,000	Rs. 310.34	Rs. 160/-	15,001 - 20,000	Rs. 379.31	Rs. 200/-	20,001 - 25,000	Rs. 438.66	Rs. 220/-	25,001 - 30,000	Rs. 500/-	Rs. 250/-	30,001 - 40,000	Rs. 560.34	Rs. 280/-	40,001 - 50,000	Rs. 620.69	Rs. 310/-	
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9. Tax Payments	Free																																										
10. Beaconhouse School Fee Payment	Rs. 25/- per transaction																																										
11. Alfalah ATM - Biometric Verification	Up to PKR 20/- per transaction Annual Subscription: Up to PKR 4,000/- for Annual Subscription																																										
12. 1-Link ID - Biometric ATM Transactions on 1-Link member banks	Up to 2% of transaction amount per transaction (for BAF accountholders on 1-Link member banks) According to user's bank SoBC (for other bank accountholder on BAF ATMs)																																										
13. Cash Deposit Machine - Charges Bank Alfalah Accounts Other Bank Accounts Up to Rs. 10,000 Rs. 10,001 to 100,000 Rs. 100,001 to 250,000 Rs. 250,001 to 500,000 Rs. 500,001 and above	Free PKR 100 PKR 150 PKR 300 PKR 500 PKR 1,000 or 0.1%, whichever is higher																																										
14. CDM Digital Cash Management	All charges for CDM Digital Cash Management will be decided on a case-to-case basis through an agreement between the customer and the Bank.																																										
15. Receipt on ATM Cash Withdrawal and Balance Enquiry	Up to Rs. 2.50																																										
16. Bookme Ticketing Facilitation Charges (through App, IB and CDMs)	Up to 5% of ticket amount																																										
17. Order Cheque Book/Banker's Cheque via Alfa or Internet Banking	For cheque book and banker's cheque, please refer to general banking section as same charges will apply																																										

*Services are free for Bank Alfalah employees.

Digital Banking

GL Account

M - Branchless Banking - Agent Network

Transaction Details	Charges	
a. Balance Inquiry	No fee is charged from customer	
b. Mini Statement	No fee is charged from customer	
c. Alfa Wallet BVS Registration	No fee is charged from customer	
d. BISP Cash Out/Transfer into Wallet	No fee is charged from customer	
e. Cash into Alfa Account	No fee is charged from customer	
f. Utility Bill Payment at Agents	No fee is charged from customer	
g. Mobile Airtime Top-ups	No fee is charged from customer	
h. Mobile Bill Payment	No fee is charged from customer	
i. Mobile Bundle Payment	No fee is charged from customer	
j. EOBI Card Activation (replacement card only)	No fee is charged from customer	
k. Cash Withdrawal from Alfa Account		
Slab Start	Slab End	Total Charges (inclusive of FED)
50*	1,000	Up to 25
1,001	2,500	Up to 43.75
2,501	4,000	Up to 70
4,001	6,000	Up to 105
6,001	8,000	Up to 140
8,001	10,000	Up to 185
10,001	13,000	Up to 227.5
13,001	16,000	Up to 285
16,001	20,000	Up to 350
20,001	25,000	Up to 437.5
25,001	30,000	Up to 525
30,001	40,000	Up to 700
40,001	50,000	Up to 875
*Minimum cash out amount is PKR 50.		
i. Money Transfer Send		
i. CNIC to Wallet	No fee is charged from the customer	
ii. Wallet to Wallet	No fee is charged from the customer	
iii. Wallet to Other Bank	Up to PKR 200/- per transaction	
iv. CNIC to Other Bank	Up to PKR 200/- per transaction	
v. Wallet to CNIC		
Slab Start	Slab End	Total Charges (inclusive of FED)
50	1,000	Up to 65
1,001	2,500	Up to 95
2,501	4,000	Up to 130
4,001	6,000	Up to 170
6,001	8,000	Up to 210
8,001	10,000	Up to 250
10,001	13,000	Up to 290
13,001	16,000	Up to 330
16,001	20,000	Up to 390
20,001	25,000	Up to 450
vi. CNIC to CNIC (Money Transfer - Sending)**		
Slab Start	Slab End	Total Charges (inclusive of FED)
50*	1,000	Up to 70
1,001	2,500	Up to 130
2,501	4,000	Up to 200
4,001	6,000	Up to 270
6,001	8,000	Up to 330
8,001	10,000	Up to 390
10,001	13,000	Up to 440
13,001	16,000	Up to 500
16,001	20,000	Up to 650
20,001	25,000**	Up to 800

*Minimum cash out amount is PKR 50.

**PKR 25,000 maximum daily limit for CNIC to CNIC MTS.

Roshan Digital Account

S.No.	Description	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. 20/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 20/- per leaf
5	Visa Gold Debit Card Issuance Charges	Not applicable	Free
6	Visa Gold Debit Card Annual Fee	Not applicable	Rs. 2,099/-
7	Visa Signature Debit Card Issuance	Not applicable	Rs. 8,500/-
8	Visa Signature Debit Card Annual Fee	Not applicable	Rs. 8,500/-
9	Debit Card Replacement Fee	Not applicable	Rs. 4,300/-
10	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/- Remittance received in NRVA Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/Exchange Companies, an amount of SAR 20 will be charged (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis). Although, if the same is received under 'Commission based Model', no such fee will be charged by the Bank.
11	Outward Remittance (from Pakistan)	Free However, correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-.	Free However, correspondent bank charges range from \$30/- to \$50/- 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) without paper receipt	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
15	Balance Enquiry Charges (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 25/-
16	Postal Charges/ International Courier Charges	As per actual + FED (capped at Rs. 3,000/-)	As per actual + FED (capped at Rs. 3,000/-)
17	Application Processing for NPC	Free	Free
18	Application Processing for CDC	Free	Free
19	Bill Payment	Beaconhouse School Fee Payment - Rs. 25/- per transaction (both PKR and FCY Roshan Digital Accounts) Jazz Cash Transaction Charges (excluding FED) 0 - 1,000 1,001 - 2,500 2,501 - 4,000 4,001 - 6,000 6,001 - 8,000 8,001 - 10,000 10,001 - 13,000 13,001-15,000 15,001 - 20,000 20,001 - 25,000 25,001 - 30,000 30,001 - 40,000 40,001 - 50,000 Bookme Ticketing Facilitation Charges - 5% of ticket amount	Rs. 39.66 Rs. 80.17 Rs. 119.83 Rs. 160.34 Rs. 200 Rs. 239.66 Rs. 280.17 Rs. 310.34 Rs. 379.31 Rs. 439.66 Rs. 500 Rs. 560.34 Rs. 620.69
20	Internet Banking Activation	Free	
21	Transaction Alerts - SMS & Email	Free Alerts on Digital Transactions	Free Alerts on Digital Transactions
22	Paper Receipt Printing Fee (within Pakistan)	Not applicable	Rs. 2.50/- per receipt

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