

Schedule of Bank Charges

(Excluding FED)

From 1st July to
31st December 2022



Bank Alfalah
Islamic

Revision in Charges Effective from 1st July 2022 till 31st December 2022

Trade Finance

B. Trade Finance (Foreign)		PL Categories
2) Acceptance Commission		
d) FI handling charges	PKR 200/- against each LC case	PL52368
C. Imports		
3) Other Charges		
h) Charges to EIF / FI transfer to other banks	PKR 750/- per Form	
i) FI under Import Open Account / Contract & Collections	PKR 500/- per EIF	
j) FOC (Free of Cost Shipment) FI	PKR 1,200/- per Form	
D. Exports		
3) Collections		
c) Charges to EFE / FI Transfer to other banks	PKR 200/-per Form	

Financing/Advances

D. Alfalah Islamic Car Finance/Corporate Ijarah/Roshan Apni Car		PL Categories
a) Car Ijarah		
1) Car Ijarah documentation/processing charges Including Roshan Apni Car	PKR 9,000/-	PL52104
E. Alfalah Home Musharakah/Ghar Asaan/Roshan Apna Ghar/ Alfalah Green Finance		PL Categories
1) Processing Fee (inclusive of Data Check and CIB Charges - also applicable for MPL cases) It is non refundable	<ul style="list-style-type: none"> • Local salaried - PKR 8,500/- (flat) • Self-employed/Business person - Rs 10,000/- (flat) • Expatriates Customer - Rs. 10,000/- (flat) • Alfalah Green/Solar Financing - Rs. 7,500/- (flat) For all Customers and Amounts • Alfalah Ghar Asaan, including Low Cost Segment Processing Fee (for all segments) - Rs. 4,000/- (flat) • Alfalah Roshan Apna Ghar (Home Musharakah for RDA Customer) - 4,000/- 	PL65045
4) Early Settlement charges,if paid (Except for Alfalah Ghar Asaan)	<p>5% if paid within first five years of disbursement and 3% afterwards till maturity of facility Through another bank (BTF) - 5% of outstanding finance amount *Early payment charges will be a part of buyout price</p> <p>5% of plot purchase facility amount (Early Termination charges on account of adjustment of Home Musharakah facility - where facility was availed for purchase of plot and construction thereon - without construction of house)</p> <p>5% if paid within first five years of disbursement and 3% afterwards till maturity of facility (Green Finance)</p>	PL65076

Financing/Advances

I. Alfalah Islamic Karobar Finance		
1) Processing Fee (Up-front with Financing Application Form)	<p>Credit line Proposal Processing Charges for New to Bank Customer subject to approval of case: Processing and structuring fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 10,000/- UP to 100Mn. PKR 15,000/- Up to 200Mn. PKR 20,000/-</p> <p>Credit Line Proposal Processing Charges for Renewal/Enhancement of Credit Facilities: Processing and advisory fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 5,000/- UP to 100Mn. PKR 10,000/- Up to 200Mn. PKR 15,000/-</p> <p>1. In order to comply with the AAOIFI standards these charges will not be applicable on customers/cases availing only Murabaha/Musawamah Facility.</p> <p>2. No charges would be applicable on EOL/OTT/interim enhancements and cash backed facilities except LGs secured under lien on savings Accounts/TDR.</p>	
L. Islamic SME Asaan Finance SBP scheme (I-SAAF)		
1) Processing Fee per application	Fresh	Renewal/Enhancement
a) Up to Rs. 5.0 M	0.25% or min Rs.10,000/-	0.15% or min Rs. 7,500/-
b) Above Rs.5.0 M & up to Rs.10.0 M	0.20% or min Rs.10,000/-	0.10% or min Rs. 7,500/-
2) Other Charges	Customer undertakes to pay Charity 20% of the overdue installment amount according to Shari'ah Board approved charity fund policy as instructed by Shari'ah Board.	
a) Charity for Late payment		
b) Early Termination charges	To be dealt as per underlying product availed by customer.	
c) Registration and Takaful/ insurance of vehicle/security and installation of tracker (where applicable)	To be dealt as per underlying product availed by customer.	
d) Repossession charges	Actual	
M. Prime Minister Kamyab Jawan Youth Entrepreneurship scheme (PMKJ-YES)		
1) Processing Fee per application	Rs. 100/-	

General Banking

A. Remittances (LCY)		PL Categories
a) Charges for Banker's Cheque		
1) Banker's Cheque	PKR 450/- Note: Preferred Banking Customers, Alfalah Islamic Business Way, Alfalah Islamic Business Way Payroll and Falah Senior Citizens Account Holders are exempted from this charge.	PL52101
3) Cancellation of DD/PO/Banker's Cheque	PKR 500/- (Flat)	PL52002
4) Stop Payment of PO/DD/ Banker's Cheque	PKR 500/- (Flat)	PL52103
5) Issuance of Duplicate PO/DD/ Banker's Cheque	PKR 375/- (Flat)	PL52101
B. Collection of Cheques		
2) Intercity Clearing Charges	PKR 350/- per cheque	PL55583
G. Safe Deposit Lockers		
1) Fee for safe deposit lockers	(To be recovered in advance or at commencement of the period for a year)	
Small	Rent PKR 6,250/- per annum	PL55512
Medium	Rent PKR 7,500/- per annum	PL55512
Large	Rent PKR 9,500/- per annum	PL55512
1. Classic, Gold and PayPak Debit Card		
a) Basic Debit Card Issuance/Annual Charges	PKR 1,850/- per Classic VISA Debit Card per year PKR 2,400/- per Gold VISA Debit Card per year PKR 1,500/- per Islamic PayPak Classic Debit Card per year	PL55611 PL55611 PL55611
b) Basic Card Replacement Charges	PKR 1,250/-	PL55526
c) Supplementary Card Issuance/Annual Charges	PKR 925/- per Classic VISA Debit Card per year PKR 1,200/- per Gold VISA Debit Card per year PKR 750/- per Islamic PayPak Classic Debit Card per year	PL55611 PL55611 PL55611
d) Supplementary Card Replacement Charges	PKR 925/- per Classic VISA Debit Card per year PKR 1,200/- per Gold VISA Debit Card per year PKR 750/- per Islamic PayPak Classic Debit Card per year	
2. Signature/Power Pack Signature Debit Card		
i) Basic Card Issuance/Annual Fee	PKR 10,000/-	PL55611
ii) Basic Card Replacement Fee	PKR 2,250/-	PL55526
iii) Supplementary Card Issuance/Annual Fee	PKR 5,000/-	PL55611
iv) Supplementary Card Replacement Fee	PKR 5,000/-	
v) Priority Pass Fee	US\$ 10.00	
a) Annual Fee	US\$ 32.00 per visit	
b) Airport Lounge Visit Fee	PKR 1,800/- (charges will be levied as per respective spend based criteria)	PKR152150050
vi) Shapes Fee		
vii) Cash Withdrawal	NIL	
a) From Bank Alfalah's ATM without receipt		
b) From Non Bank Alfalah ATM without receipt	PKR 18.75/- per transaction	

General Banking

N. Balance Confirmation		PL Categories
1) Balance confirmation certificate to Customers	PKR 375/- (Flat) or equivalent FCY	PL55573
P. Cheque Book		
1) Issuance of new Cheque Book including in lieu of lost one	First Cheque Book of 25 Leaves would be free to all IBG Account Holders.	PL52003
	Subsequent Cheque Books PKR 22.5/- per leaf or equivalent Rupees for FCY Accounts. Note:- Preferred Banking Customers, Alfalah Islamic Business Way, Alfalah Islamic Business Way Payroll and Falah Senior Citizens Account Holders are exempted from this charge.	PL52002
2) Stop payment of cheques	PKR 600/- per cheque maximum PKR 2,000/- per request or equivalent Rupees for FCA (if all cheques pertain to same cheque book). No returned cheque charges shall be deducted from Customers for instruments on which Stop Payment has been marked.	PL52002
3) Stop Payment of Lost Cheque Book	PKR 1,500/- or USD 15 or equivalent PKR for FCA	PL52002
Q. Clearing		
2) Same day clearing charges (Including returned)	PKR 600/- per instrument	PL55583
R. Miscellaneous Charges		
1) Issuance, retrieval etc. of statement/certificate/documents		
a) Account maintenance certificate	PKR 225/- per certificate	PL55570
d) Issue of other certificates	PKR 300/- per document	PL55569
2) Other charges		
i) Standing instructions	PKR 250/- per transactions for PKR Accounts Default in performing standing instructions due to lack of funds PKR 500/-	Auto

Digital Banking

A. Alternate Delivery/Digital Channel		PL Categories
b) SMS Pull Banking Service* i) Account Based Subscribers h) Alfalah ATM - Biometric Verification n) Generate Account Maintenance Certificate (via Alfa or Internet Banking) o) Stop Payment of Cheques (via Alfa or Internet Banking)	PKR 42/- per month Up to PKR 25/- +FED per transaction Annual Subscription: Up to PKR 5,000/- + FED For generating account maintenance certificate, please refer to general banking section as same charges will apply For stop payment of cheques, please refer to general banking section as same charges will apply	55600
D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic		
1) PayPak Chip Card e) Cash Withdrawal a. From Bank Alfalah's ATM b. From 1-Link member bank ATM 2) Union Pay Chip Card e) Cash Withdrawal a. From Bank Alfalah's ATM b. From 1-Link member bank ATM	NIL PKR 18.75/- NIL PKR 18.75/-	
E. Alfa Remittance Islamic		
1) PayPak Chip Card e) Cash Withdrawal a. From Bank Alfalah's ATM b. From 1-Link member bank ATM 2) Union Pay Chip Card e) Cash Withdrawal a. From Bank Alfalah's ATM b. From 1-Link member bank ATM	NIL PKR 18.75/- NIL PKR 18.75/-	
G. Virtual Debit Card		
a) Card Issuance Fee	PKR 200/- + FED	

Islamic Roshan Digital Account

	Islamic Roshan Digital Account - FCY	Islamic Roshan Digital Account - PKR
4) Cheque Book Issuance	First cheque book - free (25 leaves) Subsequent cheque book - PKR 22.5 per leaf	First cheque book - free (25 leaves) Subsequent cheque book - PKR 22.5 per leaf
5) Basic Card Issuance/Annual Fee	N/A	Issuance of Gold Debit Card - Free Annual Fee of Gold Debit Card - PKR 2,400/- Issuance of Signature / Power Pack Signature Debit Card PKR 10,000/- Annual Fee of Signature / Power Pack Signature Debit Card PKR 10,000/-
6) Basic Card Replacement Fee	N/A	PKR 5,300/-
7) Supplementary Gold Debit Card Issuance and Annual Fee	N/A	PKR 1,200/-
8) Supplementary Gold Debit Card Replacement Fee	N/A	PKR 1,200/-
9) Supplementary Signature/ Power Pack Signature Debit Card Issuance/Annual Fee	N/A	PKR 5,000/-
10) Supplementary Signature/ Power Pack Signature Debit Card Replacement Fee	N/A	PKR 5,000/-
11) Card Delivery Fee	N/A	PKR 4,000/-

Bank Alfalah Islamic Premier

Islamic Premier Visa Signature Debit Card

- Complimentary access to 1,000+ airport lounges via Lounge Key facility. Guests accompanying the card holder will be charged at USD 32. Other Terms and Conditions will be applicable as per respective lounge rules.
- Priority Pass: a) Annual Fee: USD 10 b) Airport Lounge Visit Fee: USD 32 per visit
- Shapes Fee: PKR 1,800/- +FED per visit (Charges will be levied post consumption of free visits)

Contents

Trade Finance

A. Trade Finance (Local)	01
B. Trade Finance (Foreign)	02
C. Imports	03
D. Exports	05
E. Charity on Currency Salam	06

Annexures

Annexure A	07
Annexure A-I	09
Annexure B	11
Annexure C	13
Annexure C-I	15

Financing/Advances

A. Financing/Advances	17
B. Charges of Advances Against Pledge/Hypothecation	17
C. Guarantees	18
D. Alfalah Islamic Car Finance/Corporate Ijarah/ Roshan Apni Car	19
E. Alfalah Home Musharakah/Ghar Asaan/Roshan Apna Ghar/Alfalah Green Finance	20
F. Islamic Exports Refinance	21
G. Corporate Financing Party/Customer	21
H. SME and Commercial Financing Party/Customer	22
I. Alfalah Islamic Karobar Finance	22
J. Alfalah Islamic Milkiat Finance	23
K. Alfalah Islamic Fleet Finance	23
L. Islamic SME Asaan Finance SBP scheme (I-SAAF)	24
M. Prime Minister Kamyab Jawan Youth Entrepreneurship scheme (PMKJ-YES)	24

General Banking

A. Remittances (LCY)	25
B. Collection of Cheques	26
C. Remittances (FCY)	26
D. Foreign Collections	27
E. Foreign Exchange Permits	27
F. Other Charges	27

General Banking

G. Safe Deposit Lockers	28
H. Investment Portfolio Securities	28
I. Debit Cards	28
J. Cash Management Transaction	29
K. ATM	29
L. Balance Inquiry	29
M. Utility Bill Payment	30
N. Balance Confirmation	30
O. Statements/Advances	30
P. Cheque Book	30
Q. Clearing	31
R. Miscellaneous Charges	31
S. Basic Banking Account	33
T. Alfalah Islamic Business Way	33
U. Falah Senior Citizens Account	33

Digital Banking

A. Alternate Delivery/Digital Channel	34
B. Order Cheque Book/Banker's Cheque (via Alfa or Internet Banking)	35
C. Pay to CNIC Charges (via Alfa, IB, ATM and CDM)	35
D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic	35
E. Alfa Remittance Islamic	36
F. Alfa Remunerative Current Payroll Account - Islamic	37
G. Virtual Debit Card	38
H. Bookme Ticketing Facilitation Charges (through App, IB and CDMs)	38

Islamic Roshan Digital Account 39

Preferred Banking Services 40

Bank Alfalah Islamic Premier 41

Trade Finance

A. Trade Finance (Local)		PL Categories
1) Letter Of Credit (Local)		
a) Issuance	For LC exceeding PKR 100Mn. shall attract additional service charges of PKR 3,750/- per PKR 1Mn. each (1st quarter) and PKR 2,500/- (for subsequent quarters) as per slab A-1	PL52305
b) i) Amendments ii) Amendment involving increase in amount and extension in period of dispatch/delivery/negotiation.	PKR 1,600/- plus SWIFT Charges PKR 1,600/- per amendment plus commission	PL52306
c) Advising	PKR 1,600/- (Flat) per Letter of Credit	
d) Acceptance commission	a) PKR 1,200/- per bill to be charged at the time of retirement of bill against LC/ contract/collection . b) As per applicable slab in Annexure B (for any period beyond the validity of Letter of Credit). However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	PL52308
e) LC Cancellation/Confirmation	PKR 1,800/- plus SWIFT Charges	PL52304
2) Collection of Documentary Bills		
a) Through branches of our bank	50% of applicable slab as per Annexure A	PL65051
b) Collection charges for documentary bills under inland LC (sight/usance)	0.3%, minimum PKR 400/-	PL65051
3) Unpaid Items		
a) Returning charges: i) Documentary bills ii) Clean bills	PKR 400/- per bill PKR 400/- per bill	PL52607
4) Other Charges		
a) Collection agent charges	Actual	
b) Telex	PKR 500/- (full)	PL55510
c) Storage charges	PKR 50/- pack/day	PL52607
d) Handling of discrepant documents presented under LC	PKR 3,000/- per bill (to be deducted from the proceeds)	PL52310

Note:

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

Trade Finance

B. Trade Finance (Foreign)		PL Categories
1) Letter of Credit (Foreign)		
a) Cash Letter of Credit (under agency/non-agency arrangements)	As per applicable slab given in Annexure A, minimum charge PKR 1,800/- (as per given slab) or as approved by the Credit Division	PL52305
b) Letter of Credit under 'Supplier Credit', Pay-as-You-Earn scheme and deferred payment Letter of Credits for period over one year (under non-agency arrangements)	As per applicable slab given in Annexure A	PL52305
c) Letter of Credit under 'Supplier Credit' (established under Murabaha/Musawamah/Agency arrangements)	Commission at the rate up to 0.40% per quarter or part thereof up to final payment, minimum PKR 2,000/-. Commission to be charged on full amount of Letter of Credit for the period from date of opening Letter of Credit till its expiry.	
d) Revalidation commission	On expiry of LC when the same is validated revalidation commission will be recovered as is applicable for opening fresh LC as above.	PL52306
e) Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit (as 1.a above).	PL52306
f) Letter of Credit confirmation/cancellation in case where the charges are on account of opener	At actual, including our incidental charges	Relevant Expense Code
g) Letter of Credit cancellation	PKR 2,000/- per case plus SWIFT charges	PL52304
h) Non-reimbursable Letters of Credit under barter/aid	As per applicable slab given in Annexure A	PL52305
2) Acceptance Commission		
If bills are to be drawn at usance under Letters of Credit	<p>a) PKR 900/- per bill to be charged at the time of retirement of bill.</p> <p>b) As per applicable slab given in Annexure B, (for any period beyond the validity of Letter of Credit). However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.</p>	PL52308

Trade Finance

B. Trade Finance (Foreign)		PL Categories
a) Registration of contract for Imports a) Amendments - Letter of Credit/Contract	PKR 1,500/- per case	PL52306
b) Amendment involving increase in amount and on extension in period of shipment/negotiation per item	PKR 1,500/- per amendment plus commission	PL52306
c) LCs to be issued against 100% cash margin i) Under agency/non-agency arrangements	As per applicable slab given in Annexure A, minimum charges PKR 1,800/- or as approved by the Credit Division	PL52305
d) FI handling charges	PKR 200/- against each LC case	PL52368
e) Advance remittance to suppliers abroad against imports	PKR 3,500/- plus SWIFT charges	
3) Forward Cover	PKR 2,000/- per case	
C. Imports		
1) Import Collection Bills		
a) Handling charges	PKR 1,500/- plus SWIFT charges PKR 1,000/-	PL65078
b) Returned unpaid	PKR 1,550/- per case	PL55517
c) Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registered contract.	PKR 1,000/-	PL52368
2) Import on consignment basis		
a) Registration of contract for Imports	0.10% minimum PKR 2,000/- or as per arrangement approved by the Credit and Business authorities.	PL52305
3) Other Charges		
a) Postage	PKR 160/- or actual, whichever is higher	PL55507
b) Profit on Advance against Import Murabaha/Musawamah (for Import Bills under Sight Letter of Credit established under Agency arrangements without post import facility) [on Daily Products from the date of negotiation/Date of debit authority/disbursement of Advance against Import Murabaha/Musawamah]	Profit @ PKR 0.55/- per 1,000/- daily products on the outstanding 'Advance against Import Murabaha' amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as approved by the Credit Sanctioning Authority/Credit Group.	PL65181 (Profit on Import Murabaha)

Trade Finance

C. Imports		PL Categories
c) Tele messages/SWIFT messages:		
i) Full Telex of Letters of Credit/SWIFT	PKR 2,000/- or actual, whichever is higher	PL55510
ii) Brief Telex/SWIFT-Letters of Credit	PKR 1,000/- or actual, whichever is higher	
iii) Brief Telex/Text amendment of LCs	PKR 500/- or as per the arrangement with customer	
d) Obtaining credit reports on supplier	As per actual	Relevant Expense (PL65507 Other Exp)
e) Correspondence charges, if any will be recovered.	At actual	PL55510
f) Handling of discrepant documents presented under L/C	USD 80 (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	PL52310
g) Service charges on retirement of sight/usance bills/Open Account/Collection/Contract	0.10% (Flat) minimum PKR 1,000/- or as per arrangement approved by Credit Division	PL55517
h) Charges to EIF / FI transfer to other banks	PKR 750/- per Form	
i) FI under Import Open Account / Contract & Collections	PKR 500/- per EIF	
j) FOC (Free of Cost Shipment) FI	PKR 1,200/- per Form	
k) Issuance of Freight Certificate for imports on FOB basis	PKR 1,500/- per Form	
l) Issuance of Business performance certificate for previous years	PKR 1,000/- per Certificate	
m) SBP Approval for import Advance Payment	PKR 2,000/- per case upon receipt of SBP Approval	
n) SBP Approval for Import Open Account against expired GDs.	PKR 2,000/- per GD upon receipt of SBP Approval	
o) Charity on Overdue Acceptance against Foreign/Local Usance Bill	16% per annum for the overdue period	

Note

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

Trade Finance

D. Exports		PL Categories
1) Letters of Credit		
a) Advising	Customers PKR 2,200/- (Flat) Non-Customers PKR 3,000/- (Flat)	PL52316 PL52316
b) Amendment	PKR 1,500/- per amendment	PL52315
c) Confirmation	As per arrangement or PKR 1,000/-, whichever is higher	
d) Transfer of Export Letter of Credit	PKR 1,500/- (Flat) per case	PL52316
2) Export Bills		
a) Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union accounts.	PKR 1,000/- (Flat)	PL55517
b) B2C Transaction per Invoice	PKR 200/-	
c) Guarantee Collection	PKR 1,600/- per LG (inclusive of all charges)	
3) Collections		
a) Clean	PKR 245/-	PL55517
b) Documentary (on which bank does not earn any exchange income)	PKR 650/- per Collection	PL55517
c) Charges to EFE / FI Transfer to other banks	PKR 200/-per Form	
d) NOC for entitlement against EE statements	PKR 1,500/- per NOC	PL52368
4) Service Charges		
a) Service charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment	Paisas 12 per PKR 100/- Minimum PKR 900/-	PL55517
b) Export Development Surcharge Handling fee	PKR 80/-	PL55517
c) Service charges against export R&D, DLTD and any subsidy claim submission to SBP	PKR 1,500/- per GD At the discretion of Credit Division	PL55511
d) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through Bank Alfalah Limited	0.12%, minimum PKR 1,100/-	PL55517

Trade Finance

D. Exports		PL Categories
e) Exports LC cancellation charges	PKR 900/- plus SWIFT Charges	
f) Issuance of business performance certificate for previous years	PKR 1,000/- per Certificate	
g) Issuance of EPRC beyond one year	PKR 500/- per Certificate	
h) DL TL FOR FULL FINANCIAL YEAR	0.10% or PKR 5,000/-, whichever is lower of the amount reimbursed by SBP or as per the arrangement approved by the Credit and Business Authorities.	PL55511
i) Courier service (foreign)	PKR 3,500/- or actual, whichever is higher	
E. Charity on Currency Salam		
a) Charity amount	16% p.a. on Bank's receivable for the overdue period.	

Note:

- Any charges in respect of export business other than above mentioned are not to be recovered
- All State Bank of Pakistan punitive charges relating to delayed repatriation of funds will be debited to customer account
- These are our standard charges and concession/waiver may be granted at the discretion of GH or as per Bank's policy

International Banking July-December 2022

Annexure A. Import Letter of Credit			Amount in PKR	
From	Amount Range	To	1st Quarter or Part Thereof	Subsequent Quarters
	1	500,000	1,800	1,000
	500,001	750,000	2,175	1,250
	750,001	1,000,000	3,050	1,750
	1,000,001	1,500,000	4,375	2,500
	1,500,001	2,000,000	6,125	3,500
	2,000,001	2,500,000	7,875	4,500
	2,500,001	3,000,000	9,625	5,500
	3,000,001	3,500,000	11,375	6,500
	3,500,001	4,000,000	13,125	7,500
	4,000,001	4,500,000	14,875	8,500
	4,500,001	5,000,000	16,625	9,500
	5,000,001	5,500,000	18,375	10,500
	5,500,001	6,000,000	20,125	11,500
	6,000,001	6,500,000	21,875	12,500
	6,500,001	7,000,000	23,625	13,500
	7,000,001	7,500,000	25,375	14,500
	7,500,001	8,000,000	27,125	15,500
	8,000,001	8,500,000	28,875	16,500
	8,500,001	9,000,000	30,625	17,500
	9,000,001	9,500,000	32,375	18,500
	9,500,001	10,000,000	34,125	19,500
	10,000,001	12,500,000	39,375	22,500
	12,500,001	15,000,000	48,125	27,500
	15,000,001	17,500,000	56,875	32,500
	17,500,001	20,000,000	65,625	37,500
	20,000,001	22,500,000	74,375	42,500
	22,500,001	27,500,000	87,500	50,000
	27,500,001	30,000,000	100,625	57,500
	30,000,001	32,500,000	109,375	62,500
	32,500,001	35,000,000	118,125	67,500
	35,000,001	37,500,000	126,875	72,500
	37,500,001	40,000,000	135,625	77,500
	40,000,001	42,500,000	144,375	82,500
	42,500,001	45,000,000	153,125	87,500
	45,000,001	47,500,000	161,875	92,500
	47,500,001	50,000,000	170,625	97,500
	50,000,001	52,500,000	179,375	102,500
	52,500,001	55,000,000	188,125	107,500
	55,000,001	57,500,000	196,875	112,500
	57,500,001	60,000,000	205,625	117,500
	60,000,001	62,500,000	214,375	122,500
	62,500,001	65,000,000	223,125	127,500
	65,000,001	67,500,000	231,875	132,500
	67,500,001	70,000,000	240,625	137,500
	70,000,001	72,500,000	249,375	142,500
	72,500,001	75,000,000	258,125	147,500

International Banking July-December 2022

Annexure A. Import Letter of Credit			Amount in PKR	
From	Amount Range	To	1st Quarter or Part Thereof	Subsequent Quarters
75,000,001		77,500,000	266,875	152,500
77,500,001		80,000,000	275,625	157,500
80,000,001		82,500,000	284,375	162,500
82,500,001		85,000,000	293,125	167,500
85,000,001		87,500,000	301,875	172,500
87,500,001		90,000,000	310,625	177,500
90,000,001		92,500,000	319,375	182,500
92,500,001		95,000,000	328,125	187,500
95,000,001		97,500,000	336,875	192,500
97,500,001		100,000,000	345,625	197,500

Minimum charges PKR 1,800/-

For LC exceeding 100Mn. shall attract additional service charges of PKR 3,500/- per 1Mn. each (First quarter) and PKR 2,000/- (for subsequent quarters).

LC commission in case of Import Murabaha Import Ijarah will be recovered as part of the profit/rent.

These are our standard charges and concession/waiver may be granted at the discretion of GH or as per Bank's policy.

International Banking July-December 2022

Annexure A-I Inland Letter of Credit		Amount in PKR	
Amount Range		Per Quarter Charges or Part Thereof	Subsequent Quarter Charges or Part Thereof
From	To		
1	500,000	1,875	1,250
500,001	750,000	2,325	1,563
750,001	1,000,000	3,275	2,188
1,000,001	1,500,000	4,650	3,125
1,500,001	2,000,000	6,550	4,375
2,000,001	2,500,000	8,425	5,625
2,500,001	3,000,000	10,300	6,875
3,000,001	3,500,000	12,175	8,125
3,500,001	4,000,000	14,050	9,375
4,000,001	4,500,000	15,925	10,625
4,500,001	5,000,000	17,800	11,875
5,000,001	5,500,000	19,675	13,125
5,500,001	6,000,000	21,500	14,375
6,000,001	6,500,000	23,425	15,625
6,500,001	7,000,000	25,300	16,875
7,000,001	7,500,000	27,175	18,125
7,500,001	8,000,000	29,050	19,375
8,000,001	8,500,000	30,925	20,625
8,500,001	9,000,000	32,800	21,875
9,000,001	9,500,000	34,675	23,125
9,500,001	10,000,000	36,550	24,375
10,000,001	12,500,000	42,175	28,125
12,500,001	15,000,000	51,550	34,375
15,000,001	17,500,000	60,925	40,625
17,500,001	20,000,000	70,300	46,875
20,000,001	22,500,000	79,675	53,125
22,500,001	27,500,000	93,750	62,500
27,500,001	30,000,000	107,800	71,875
30,000,001	32,500,000	117,175	78,125
32,500,001	35,000,000	126,550	84,375
35,000,001	37,500,000	135,925	90,625
37,500,001	40,000,000	145,300	96,875
40,000,001	42,500,000	154,675	103,125
42,500,001	45,000,000	164,050	109,375
45,000,001	47,500,000	173,425	115,625
47,500,001	50,000,000	182,800	121,875
50,000,001	52,500,000	192,175	128,125
52,500,001	55,000,000	201,550	134,375
55,000,001	57,500,000	210,925	140,625
57,500,001	60,000,000	220,300	146,875
60,000,001	62,500,000	229,675	153,125
62,500,001	65,000,000	239,050	159,375
65,000,001	67,500,000	248,425	165,625
67,500,001	70,000,000	257,800	171,875
70,000,001	72,500,000	267,175	178,125
72,500,001	75,000,000	276,550	184,375
75,000,001	77,500,000	285,925	190,625
77,500,001	80,000,000	295,300	196,875

International Banking July-December 2022

Annexure A-I Inland Letter of Credit		Amount in PKR	
Amount Range		Per Quarter Charges or Part Thereof	Subsequent Quarter Charges or Part Thereof
From	To		
80,000,001	82,500,000	304,675	203,125
82,500,001	85,000,000	314,050	209,375
85,000,001	87,500,000	323,425	215,625
87,500,001	90,000,000	332,800	221,875
90,000,001	92,500,000	342,175	228,125
92,500,001	95,000,000	351,550	234,375
95,000,001	97,500,000	360,925	240,625
97,500,001	100,000,000	370,300	246,875

Minimum charges PKR 1,875/-

For Local LC exceeding 100Mn. shall attract additional service charges of PKR. 3,750/- per 1Mn. each (First quarter) and PKR 2,500/- (for subsequent quarters).

LC commission in case of Import Murabaha Import Ijarah will be recovered as part of the profit/rent.

These are our standard charges and concession/ waiver may be granted at the discretion of GH or as per Bank's policy.

Acceptance of Bills under Usance Letter of Credit July-December 2022

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

Acceptance of Bills under Usance Letter of Credit July-December 2022

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

- 1) Acceptance over PKR 100Mn. will attract the charges of PKR 1,000/- (monthly) per PKR 1Mn. Each (or part thereof).
- 2) These are our standard charges and concession/waiver may be granted at the discretion of GH or as per Bank's policy.

Letter of Guarantees

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

Letter of Guarantees

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

- * Minimum service charges for issuance/amendment of guarantee is PKR 1,750/- (Flat).
- * Charges for Guarantees over PKR 100Mn. shall attract additional service charges of PKR 7,000/- per PKR 1Mn. each (per quarter or part thereof) plus PKR 3,500/- for subsequent quarters.
- * Claim handling charges PKR 5,000/- (Flat)
- ** These are our standard charges and concession/waiver may be granted at the discretion of GH or as per Bank's policy.

Letter of Guarantees - Counter Guarantee

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

Letter of Guarantees - Counter Guarantee

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

* Minimum service charges for issuance/amendment of guarantee is PKR 1,750/- (Flat).

* Charges for Guarantees over PKR 100Mn. shall attract additional service charges of PKR 7,000/- per PKR 1Mn. each (per quarter or part thereof) plus PKR 3,500/- for subsequent quarters.

* Claim handling charges PKR 5,000/- (Flat).

** These are our standard charges and concession/waiver may be granted at the discretion of GH or as per Bank's policy.

Financing/Advances

A. Financing/Advances		PL Categories
1) Project examination fee (If required by client)	1.5% of the project facility requested or as arrangement approved by Credit Division.	PL55563
2) Legal and administrative Fee	Actual	
3) Miscellaneous charges (documents, evaluation of security and maintenance thereof)	Actual	
4) Replacement of securities (interim)	(i) For Cash PKR 2,500/- (Flat) (ii) For other securities PKR 5,000/- (Flat)	PL52607
5) To mark lien on securities not issued by us	PKR 1,000/- (service charges)	PL52607
6) Registration of charge with registrar of Securities and Exchange Commission of Pakistan (SECP)	PKR 1,000/- plus actual charges incurred by the branch	
7) eCIB charges	PKR 120/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL and OTT or at time of restructuring/rescheduling of finance.)	PL55587
8) Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual (Stamp Paper Cost plus Vendor's service charges)	
9) Registration Fee and Charge Search Report	As per actual	
10) Early Termination Charges (Diminishing Musharakah for Corporate/Commercial/SME)	As per terms agreed between customer and bank on case to case basis, at the time of approval of the facility.	
B. Charges of Advances Against Pledge/Hypothecation		
1) Godown inspection charges (where applicable) when inspection is carried out by Bank staff:		
Within municipality limit or within a radius of: a) 10 KM from Branch b) outside, district limits	a) as per actual (travelling expense) b) as per actual (travelling expense)	
2) Godown inspection charges (where applicable) when inspection is carried out by outside agencies	At actual	PL52607
3) Other incidental expenditure. (insurance, legal, etc.)	Actual	
4) Collection of coupon (on Government certificates issued by other banks/saving centres under lien to us)	PKR 1,000/- visit	PL52607
5) Issuance of delivery orders against import Murabaha/Musawamah Finance, and all goods under Pledge (where applicable)	PKR 500/-	

Financing/Advances

B. Charges of Advances Against Pledge/Hypothecation		PL Categories
6) Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/Financial Institutions	PKR 10,000/- or as approved by Credit Division	PL52368
C. Guarantees		
1) Guarantees issued to shipping companies in lieu of Bills of Landing, Airways bills and Railway receipts	PKR 1,500/- (Flat), against 110% cash margin	PL52395/ PKR 15964
2) Guarantees issued to collector of customs in lieu of payment of export duty, which remains valid for 6 months	As per applicable slab given in Annexure C	PL52395/ PKR 15964
3) Guarantees fully secured against deposits/100% Cash Margin	As per applicable slab given in Annexure C	PL52395/ PKR 15964
4) Other Guarantees: Based on volume during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts	As per applicable slab given in Annexure C	PL52395/ PKR 15964
5) Issued at other Bank's request in Pakistan	As per applicable slab given in Annexure C	PL52395/ PKR 15964
6) Against foreign Bank's guarantees	As per applicable slab given in Annexure C-I	PL52380
7) Amendments of guarantees	PKR 1,000/- per amendment	PL52395
8) Increase in amount and/or extension in period	As per slab of Annexure C and C-I	PL52395/ PKR 15964 PL52395
9) Cancellation of guarantees	PKR 500/- (Flat)	

Note:

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

Financing/Advances

D. Alfalah Islamic Car Finance/Corporate Ijarah/Roshan Apni Car		PL Categories
a) Car Ijarah		
1) Car Ijarah documentation/processing charges Including Roshan Apni Car	PKR 9,000/-	PL52104
2) Processing & documentation charges per application co-applicant case	PKR 3,000/- in addition to single applicant	
3) Car Ijarah termination charges	6% of the outstanding asset value (less security deposit) at the time of facility settlement.	PL65076
4) Charity on late payment of rent	30% p.a. on the rent amount for the overdue period.	PKR17319
5) Income estimation charges	Up to PKR 6,000/- or as per the actual, whichever is less.	3rd Party A/C
6) Cheque return charges	PKR 750/- per cheque return	PL65076
7) Vehicle repossession/recovery (agent charges)	At actual incurred and up to PKR 100,000/-	3rd Party A/C
8) Survey Charges for Repossessed Vehicles	Up to PKR 3,000/- or as per the actual, whichever is less.	
9) Warehouse Charges for Repossessed Vehicles	PKR 1,500/- per month	
10) NOC Reissuance Charges	PKR 1,200/- per NOC	
11) Vehicle evaluation charges (if applicable)	Up to PKR 10,000/- or as per actual, whichever is less.	
12) Courier charges for delivery of registration books and number plates	Up to PKR 1,800/- per delivery/shipment or as per actual, whichever is less	
13) Out station verification	PKR 1,000 - 1,800/- depending upon distance	
14) Documents Retrieval charges post maturity (beyond) 6 months documentation handling charges	PKR 2,500/- (once)	
b) Corporate Ijarah		
1) Corporate Car Ijarah Termination Charges		PL65076
In the First Year In the Second Year In the Third Year In the Fourth Year In the Fifth Year	5% of the principal outstanding 5% of the principal outstanding 4% of the principal outstanding 3% of the principal outstanding 2% of the principal outstanding	
2) Corporate Ijarah- documentation/processing charges	Actual or as per approval	PL52104
3) Charity on late payment of rent	16% p.a. on the rent amount for the overdue period	PKR17319
4) Income estimation charges	At actual	3rd Party A/C
5) Cheque return charges	PKR 500/- per cheque return	PL65076
6) Asset Repossession/Recovery (agent charges)	At actual incurred by the Bank	3rd Party A/C

Note:

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

Financing/Advances

E. Alfalah Home Musharakah/Ghar Asaan/Roshan Apna Ghar/ Alfalah Green Finance		PL Categories
1) Processing Fee (inclusive of Data Check and CIB Charges - also applicable for MPL cases) it is non refundable	<ul style="list-style-type: none"> • Local salaried - PKR 8,500/- (flat) • Self-employed/Business person - Rs 10,000/- (flat) • Expatriates Customer - Rs. 10,000/- (flat) • Alfalah Green/Solar Financing - Rs. 7,500/- (flat) For all Customers and Amounts • Alfalah Ghar Asaan, including Low Cost Segment Processing Fee (for all segments) - Rs. 4,000/- (flat) • Alfalah Roshan Apna Ghar (Home Musharakah for RDA Customer) - 4,000/- 	PL65045
2) Documentation/Mortgage charges	At actual, including <ul style="list-style-type: none"> • Stamp duty, • Charges for legal documentation, • On-site inspection, • Legal opinion(s)/lawyer's fee, • Charge registration fee, • Security related charges as advised by the relevant agencies/persons. 	PL65045
3) Valuation report of property/vetting of BOQ/inspection of construction stages	At actual	PL65072
4) Early Settlement charges, if paid (Except for Alfalah Ghar Asaan)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility Through another bank (BTF) - 5% of outstanding finance amount *Early payment charges will be a part of buyout price 5% of plot purchase facility amount (Early Termination charges on account of adjustment of Home Musharakah facility - where facility was availed for purchase of plot and construction thereon - without construction of house) 5% if paid within first five years of disbursement and 3% afterwards till maturity of facility (Green Finance)	PL65076
5) Cheque return charges	PKR 600/- per cheque return	PL65076
6) Additional Rent on late payment of Musharakah Unit(s)	Additional rent on late payment against purchase of Musharakah Unit(s) as per applicable rent rate for the overdue period.	PL65071
7) Charity of late payment on rent	24% p.a. on the rent amount for the overdue period.	PKR17319
8) 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	

Financing/Advances

E. Alfalah Home Musharakah/Ghar Asaan/Roshan Apna Ghar/ Alfalah Green Finance		PL Categories
9) Income Estimation Report (wherever applicable/required)	At actual	
10) Title Documents Verification Charges	At actual	
11) Property Takaful/Insurance Charges Life Insurance	At actual	
12) Finance Enhancement Processing Charges	PKR 7,500/-	
13) Musharakah Documentation (legal)	At actual	
F. Islamic Exports Refinance		
1) Handling of IERS Application	PKR 750/- per case	
2) Export Performance Verification	PKR 1,200/- per EE	
G. Corporate Financing Party/Customer		
1) Corporate Financing Party/Customer (Credit Line Proposal)		
Credit line proposal processing and structuring fees for facilities up to: (Rs. in PKR)	Renewal* (Rs. in PKR)	New/Renewal with enhancement/OTT/ (Rs. in PKR)
50,000,000	5,000	10,000
100,000,000	10,000	20,000
200,000,000	20,000	40,000
300,000,000	30,000	60,000
500,000,000	50,000	100,000
1,000,000,000	100,000	200,000
3,000,000,000	300,000	600,000
5,000,000,000	500,000	1,000,000
10,000,000,000	1,000,000	2,000,000
Above 10,000,000,000	1,500,000	2,500,000
or as advised by Shariah Board		
<p>In order to comply the AAOIFI standards, these charges will not be applicable on customers/cases availing only Murabaha/Musawamah facility.</p> <p>*No charges will be applicable for renewal of long term facility(ies).</p> <p>**2. These are our standard charges and concession/waiver may be granted by GH-IBG or as per Bank's delegation of authority.</p>		

Financing/Advances

H. SME and Commercial Financing Party/Customer		PL Categories
Credit line processing charges	<p>Credit Line Proposal Processing Charges for New to Bank Customer subject to approval of case: Processing and structuring fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 10,000/- Up to 100Mn. PKR 15,000/- Up to 200Mn. PKR 20,000/- 200Mn. plus PKR 25,000/-</p> <p>Credit Line Proposal Processing Charges for Renewal of Credit Facilities: Processing and advisory fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 5,000/- Up to 100Mn. PKR 10,000/- Up to 200Mn. PKR 15,000/- 200Mn. plus PKR 20,000/-</p> <p>1. In order to comply the AAOIFI standards, these charges will not be applicable on customers/cases availing only Murabaha/ Musawamah facility 2. No charges will be applicable for renewal of long term facility(ies). 3. No charges would be applicable on EOL/OTT/interim enhancements, periodic reviews, LCs opened under trade initiatives and cash backed facilities except LGs secured under lien on Savings Accounts/TDR. 4. These are our standard charges and concession/waiver may be granted as per Bank's policy. Further in Group e CLP, all group/sister concerns to be considered as One Entity and CLP Processing charges to be incurred on Group rather than individual concerns.</p>	
Charity on late payment	<p>Applicable charity rate on late payment of all type of Credit Facilities, including funded/non-funded and programmed financing products would be @16% p.a. for Commercial/SME Segment customers.</p> <p>Charity can be revised/waived at the discretion of GH-IBG.</p>	
I. Alfalah Islamic Karobar Finance		
1) Processing Fee (Up-front with Financing Application Form)	<p>Credit line Proposal Processing Charges for New to Bank Customer subject to approval of case: Processing and structuring fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 10,000/- UP to 100Mn. PKR 15,000/- Up to 200Mn. PKR 20,000/-</p> <p>Credit Line Proposal Processing Charges for Renewal/Enhancement of Credit Facilities: Processing and advisory fees.</p> <p>For SME/Commercial Customers: Up to 25Mn. PKR 5,000/- UP to 100Mn. PKR 10,000/- Up to 200Mn. PKR 15,000/-</p> <p>1. In order to comply with the AAOIFI standards these charges will not be applicable on customers/cases availing only Murabaha/Musawamah Facility. 2. No charges would be applicable on EOL/OTT/interim enhancements and cash backed facilities except LGs secured under lien on savings Accounts/TDR.</p>	

Financing/Advances

2) Documentation Charges	At actual	
3) Legal Charges	At actual	
4) Property Valuation Charges	At actual	
5) Charity on Late Payment	16% p.a. on the rent amount for the overdue period	
J. Alfalah Islamic Milkiat Finance		PL Categories
1) Processing Fee	Minimum of PKR 10,000/- or 0.1% of the financing amount, whichever is higher.	
2) Early Settlement Charges	<ul style="list-style-type: none"> a) If terminated in the First year 5% of the Bank's outstanding share in Musharakah b) If terminated in the Second year 4% of the Bank's outstanding share in Musharakah c) If terminated in the Third year 3% of the Bank's outstanding share in Musharakah d) If terminated in the Fourth year 2% of the Bank's outstanding share in Musharakah e) If terminated in the Fifth year 1% of the Bank's outstanding share in Musharakah 	
3) Full and final payment through own sources or BTF prior to construction on the plot	Additional Unit Price of 12% of principal outstanding	
4) Documentation Charges	At actual	
5) Legal Charges	At actual	
6) Property Valuation Charges	At actual	
7) Business & Financial Appraisal Charges	At actual	
8) Charity on Late payment	16 % p.a. of the overdue rent amount. Additional rent on due unit(s) value at applicable rent rate from due date to payment date	
K. Alfalah Islamic Fleet Finance		
1) Processing Fee	Up to Rs. 25 MN. PKR 10,000/- Up to Rs. 100 MN. PKR 15,000/- Up to Rs. 200 MN. PKR 20,000/- Above Rs. 200MN. PKR 25,000/-	
2) Early Settlement Charges	<ul style="list-style-type: none"> a) If terminated in the First year 5% of the Bank's outstanding share in Musharakah b) If terminated in the Second year 4% of the Bank's outstanding share in Musharakah c) If terminated in the Third year 3% of the Bank's outstanding share in Musharakah d) If terminated in the Fourth year 2% of the Bank's outstanding share in Musharakah e) If terminated in the Fifth year 1% of the Bank's outstanding share in Musharakah 	
3) Cheque Return Charges	Rs. 100/- per dishonored cheque	
4) Charity on Late Payment	16 % p.a. of the overdue rent amount. Additional rent on due Unit(s) value at applicable rent rate from due date to payment date.	
5) Documentation Charges	At actual	

Financing/Advances

6) Legal Charges	At actual	PL Categories
7) Valuation Charges (if applicable)	At actual	
8) Income Estimation Charges (if applicable)	At actual	
9) Vehicle Repossession Charges	Actual, maximum up to Rs. 100,000/-	
10) Survey Charges for Repossessed Vehicle	At actual	
11) Warehouse Charges for Repossessed Vehicle	Rs. 1,000/- per month for small vehicle (Cars, Vans, Jeeps, etc.) Rs. 10,000/- per month for large commercial vehicles (Trucks, Buses, etc.)	
L. Islamic SME Asaan Finance SBP scheme (I-SAAF)		
1) Processing Fee per application	Fresh	Renewal/Enhancement
a) Up to Rs. 5.0 M	0.25% or min Rs.10,000/-	0.15% or min Rs. 7,500/-
b) Above Rs.5.0 M & up to Rs.10.0 M	0.20% or min Rs.10,000/-	0.10% or min Rs. 7,500/-
2) Other Charges	Customer undertakes to pay Charity 20% of the overdue installment amount according to Shari'ah Board approved charity fund policy as instructed by Shari'ah Board.	
a) Charity for Late payment		
b) Early Termination charges	To be dealt as per underlying product availed by customer.	
c) Registration and Takaful/ insurance of vehicle/security and installation of tracker (where applicable)	To be dealt as per underlying product availed by customer.	
d) Repossession charges	Actual	
M. Prime Minister Kamyab Jawan Youth Entrepreneurship scheme (PMKJ-YES)		
1) Processing Fee per application	Rs. 100/-	

Note:

- These are our standard charges and concession/waiver may be granted at the discretion of GH-IBG or as prescribed by HO. Further in Group e CLP, all group/sister concerns to be considered as One Entity and CLP Processing charges to be incurred on Group rather than individual concerns.
- Excise duty and other Government charges where applicable are in addition to the above mentioned charges.
- The Bank preserves the right to determine the applicability of above charges and concessions as per arrangement with the customer.
- The Bank preserved the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this Schedule of Bank Charges means three calendar months.
- Charges are excluding Federal Excise Duty (unless otherwise stated by SBP).

General Banking

A. Remittances (LCY)		PL Categories
a) Charges for Banker's Cheque		
1) Banker's Cheque	PKR 450/- Note: Preferred Banking Customers, Alfalah Islamic Business Way, Alfalah Islamic Business Way Payroll and Falah Senior Citizens Account Holders are exempted from this charge. Note: Banker's Cheque for payment of fee/dues in favour of educational institutions/HEC/Board will be charged PKR 25/- or 0.50% of fees/dues per instrument whichever is less	PL52101
2) Banker's Cheque (for Non-Account Holders)	Up to 100K- PKR 720/- (Flat) Above PKR 100K- PKR 1,200/- (Flat) For Non A/c holders Banker's Cheque Up to PKR 500,000/- can be made on daily basis	PL55582
3) Cancellation of DD/PO/Banker's Cheque	PKR 500/- (Flat)	PL52002
4) Stop Payment of PO/DD/ Banker's Cheque	PKR 500/- (Flat)	PL52103
5) Issuance of Duplicate PO/DD/ Banker's Cheque	PKR 375/- (Flat)	PL52101
b) Charges for Call Deposit Receipt (CDR)		
1) Issuance of CDR	Free	
2) Cancellation of CDR	Free	
3) Stop Payment of CDR	Free	
4) Issuance of Duplicate CDR	Free	
c) Issuance of SBP/NBP cheque (if permissible by SBP/NBP)	PKR 500/- per transaction	PL52101
d) RTGS Charges		Customer Account
i) MT 103 Monday to Friday (PKR 1 Mn and above)	9:00 am to 1:30 pm - PKR 220/- per transaction 1:30 pm to 3:00 pm - PKR 330/- per transaction 3:00 pm to 4:00 pm - PKR 550/- per transaction (Subject to Treasury approval)	
ii) MT 102 Monday to Friday (PKR 100,000 and above)	9:00 am to 4:00 pm - PKR 50/- per transaction (Subject to Treasury approval)	
e) IBFT Charges IBFT processing through branch counter	PKR 200/- per transaction (inclusive FED)	

General Banking

B. Collection of Cheques		PL Categories
1) Dividend warrants etc. (where companies comply shariah criteria)	As per arrangement with the Customer approved by the sanctioning authority	
2) Intercity Clearing Charges	PKR 350/- per cheque	PL55583
C. Remittances (FCY)		
1.a) Outward T.T./SWIFT through debit of account	USD 18 flat rate for payments up to USD 1,000. 0.25% of payments exceeding USD 1,000, with minimum charge of USD 18 and maximum charge of USD 75. SWIFT charges USD 5 or equivalent PKR will be additional.	PL52107 (For SWIFT PL55510)
Cash Handling Charges on Outward Remittance Payment	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.	PL52107 (For SWIFT PL55510)
1.b) Outward T.T./SWIFT 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 and above) *These rates may fluctuate in cases with Currency Auto Convert as per agreement between correspondent bank and Bank Alfalah.	PL52107 (For SWIFT PL55510)
Cash Handling Charges on Outward Remittance Payment	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.	PL52107 (For SWIFT PL55510)
2) Foreign Demand Draft through debit of account	USD 15 or equivalent PKR plus SWIFT charges of USD 5 or equivalent.	PL52107 (For SWIFT PL55510)
Cash Handling Charges on Outward Remittance Payment	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.	
3) Issuance of duplicate FDD	USD 12 or equivalent PKR plus actual SWIFT charges.	PL52103 (For SWIFT PL55510)
4) Cancellation of FDD/FTT/FMT	USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges at actual may also apply.	PL52102 (For SWIFT PL55510)

General Banking

C. Remittances (FCY)		PL Categories
5) Stop payment of FDD	USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges at actual may also apply.	PL52002 (For SWIFT PL55510)
6) Inward remittance: If proceeds are credited to an account maintained with us. If the proceeds are to be credited to account other than above.	NIL USD 6 or equivalent	PL52110
7) 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.	PL52110
8) Home remittance	NIL if proceeds are credited to an account with us.	PL52110
9) Others	PKR 50/- plus Money Order/ Telegram/Courier charges etc.	Money Order (PL52110)/ Telegram (PL55589)
D. Foreign Collections		
1) FCY Cheques/Drafts/TCs sent on collection	USD 20 per instrument + actual postage/courier charges.	PL65052
2) Registration of student case	USD 100 first year, every renewal USD 75 plus applicable remittance charges	PL55579
E. Foreign Exchange Permits		
1) Family maintenance	PKR 1,200/- per transaction	PL55578
2) Studies abroad	PKR 1,200/- per transaction	PL55579
3) SBP approvals for Capital Transfers, Dividends, Freights	PKR 1,700/- per transaction	PL55579
4) Other approvals from SBP	PKR 1,700/- per transaction	PL55579
F. Other Charges		
1) Foreign currency (cash handling services) under FE-25 (SBP)	NIL	
2) Postage	PKR 150/- or actual, whichever is higher	PL55507

General Banking

G. Safe Deposit Lockers		PL Categories
1) Fee for safe deposit lockers	(To be recovered in advance or at commencement of the period for a year)	
Small	Rent PKR 6,250/- per annum	PL55512
Medium	Rent PKR 7,500/- per annum	PL55512
Large	Rent PKR 9,500/- per annum	PL55512
Note: <ul style="list-style-type: none"> Depositor maintaining monthly average balance of PKR 2Mn. or equivalent FCY deposit in current/savings/term deposit accounts will be provided free small/medium locker for a year. This facility will be available for customers who will maintain the required average balance for the entire one year. In case locker is surrendered during the first 6 months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis. 		
2) One time Key Deposit (in advance to be refundable on termination)	Equivalent to annual rent of one year according to the size of the locker	PKR15924
3) Locker breaking charges	Actual cost of breaking plus PKR 1,200/- per locker for all locker sizes	PL55585
4) Locker facility for staff of Bank Alfalah and Bank Alfalah Islamic Banking	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate.	PL55512
H. Investment Portfolio Securities		
a) Balance up to Rs. 1 million	NIL	
b) Balance above Rs. 1 million	NIL	
c) Transaction Charges	NIL	
d) IPS Statement	NIL	
I. Debit Cards		
1. Classic, Gold and PayPak Debit Card		
a) Basic Debit Card Issuance/Annual Charges	PKR 1,850/- per Classic VISA Debit Card per year PKR 2,400/- per Gold VISA Debit Card per year PKR 1,500/- per Islamic PayPak Classic Debit Card per year	PL55611 PL55611 PL55611
b) Basic Card Replacement Charges	PKR 1,250/-	PL55526
c) Supplementary Card Issuance/Annual Charges	PKR 925/- per Classic VISA Debit Card per year PKR 1,200/- per Gold VISA Debit Card per year PKR 750/- per Islamic PayPak Classic Debit Card per year	PL55611 PL55611 PL55611
d) Supplementary Card Replacement Charges	PKR 925/- per Classic VISA Debit Card per year PKR 1,200/- per Gold VISA Debit Card per year PKR 750/- per Islamic PayPak Classic Debit Card per year	
e) Virtual Card Issuance Fee	PKR 100/-	
f) e-statement	NIL	
2. Signature/Power Pack Signature Debit Card		
i) Basic Card Issuance/Annual Fee	PKR 10,000/-	PL55611
ii) Basic Card Replacement Fee	PKR 2,250/-	PL55526
iii) Supplementary Card Issuance/Annual Fee	PKR 5,000/-	PL55611
iv) Supplementary Card Replacement Fee	PKR 5,000/-	
v) Priority Pass Fee		
a) Annual Fee	US\$ 10.00	
b) Airport Lounge Visit Fee	US\$ 32.00 per visit	
vi) Shapes Fee	PKR 1,800/- (charges will be levied as per respective spend based criteria)	PKR152150050
vii) Cash Withdrawal		
a) From Bank Alfalah's ATM without receipt	NIL	
b) From Non Bank Alfalah ATM without receipt	PKR 18.75/- per transaction	

General Banking

I. Debit Cards		PL Categories
<ul style="list-style-type: none"> c) From International ATMs (Visa member banks) d) From Bank Alfalah's POS Machine e) From Non-Bank Alfalah's POS machine f) Paper Receipt Printing Fee from On-Us & Off-Us ATMs 	PKR 300/- or 3% of cash withdrawal amount, whichever is higher NIL PKR 300/- or 3% of cash withdrawal amount, whichever is higher PKR 2.5/-	
<ul style="list-style-type: none"> viii) Balance Enquiry <ul style="list-style-type: none"> 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 from On-Us & Off-Us ATMs ix) Third Party Transfers Fee <ul style="list-style-type: none"> a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer x) Voucher Retrieval Fee xi) Arbitration Charges xii) Foreign Currency Transactions processed through foreign merchants 	NIL PKR 2.5/- per enquiry PKR 25/- per enquiry PKR 2.5/- PKR 50/- per transaction PKR 50/- per transaction Local PKR 350/- and International PKR 800/- As per actual 3% of the transaction amount and PKR 0.4/- per US dollar conversion	PKR152150050
J. Cash Management Transaction		
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.	
K. ATM		
Cash withdrawal		
1) From Bank Alfalah's ATM without receipt	NIL	
2) From Non Bank Alfalah ATM without receipt	PKR 18.75/- per transaction	PKR14431
3) From International ATMs (Visa member banks)	PKR 15/- per transaction	PL55528
4) Paper Receipt Printing Fee from On-Us & Off-Us ATMs	PKR 2.5/-	
5) From Bank Alfalah's POS machine	NIL	PL55528
6) From non Bank Alfalah's POS machine	PKR 300/- or 3% of cash withdrawal amount, whichever is higher.	
7) Virtual Card Issuance Fee	PKR 100/-	
8) Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transaction will be first converted into US\$ as per rate quoted under arrangement with VISA Card. Cross border transaction fee will also be charged as per Debit VISA Card Rules. (Same to be applied for DCC transactions)	
9) Arbitration Charges	As per actual	
10) 1-Link Dispute Charges	PKR 10/-	
L. Balance Inquiry		
1) From Bank Alfalah's ATM without receipt	NIL	
2) From Non Bank Alfalah ATM without receipt	PKR 2.5/-	
3) From International ATMs (Visa member banks)	PKR 25/- per inquiry	PKR14431
4) Paper Receipt Printing Fee from On-Us & Off-Us ATMs	PKR 2.5/-	

General Banking

M. Utility Bill Payment		PL Categories
	PKR 25/- per utility bill (through ATM)	
	PKR 30/- per utility bill (below PKR 5,000/- through call)	
	PKR 30/- per utility bill (above PKR 5,000/- through call)	
N. Balance Confirmation		
1) Balance confirmation certificate to Customers	PKR 375/- (Flat) or equivalent FCY	PL55573
2) Balance confirmation to auditors	PKR 500/- (Flat) or equivalent FCY	PL55573
O. Statements/Advices		
1) Statement of account on request (including duplicate)	PKR 35/- per statement (inclusive of FED) or equivalent FCY	PL55532
2) Statement of account for closed accounts	PKR 35/- per statement or equivalent FCY	
3) Duplicate advice charges	PKR 50/- per copy or equivalent FCY	PL55575
P. Cheque Book		
1) Issuance of new Cheque Book including in lieu of lost one	<p>First Cheque Book of 25 Leaves would be free to all IBG Account Holders.</p> <p>Subsequent Cheque Books PKR 22.5/- per leaf or equivalent Rupees for FCY Accounts.</p> <p>Note:- Preferred Banking Customers, Alfalah Islamic Business Way, Alfalah Islamic Business Way Payroll and Falah Senior Citizens Account Holders are exempted from this charge.</p>	<p>PL52003</p> <p>PL52002</p>
2) Stop payment of cheques	PKR 600/- per cheque maximum PKR 2,000/- per request or equivalent Rupees for FCA (if all cheques pertain to same cheque book). No returned cheque charges shall be deducted from Customers for instruments on which Stop Payment has been marked.	PL52002
3) Stop Payment of Lost Cheque Book	PKR 1,500/- or USD 15 or equivalent PKR for FCA	PL52002
4) Release of Stop Payment Cheque	PKR 100/- per cheque maximum PKR 500/- per request (if all cheques pertain to same cheque book)	PL52002

General Banking

Q. Clearing		PL Categories
1) Cheque returned unpaid		
a) Inward clearing returned (applies on Intercity Clearing as well)	PKR 700/- per cheque	PL55583
b) Outward clearing (excluding OBC)	NIL	
c) Cash cheques returned	PKR 450/- per cheque	
d) Inward FCY clearing returned	USD 12 per instrument plus actual postage charges	
e) Outward FCY clearing returned	PKR 500/- or equivalent USD plus actual postage charges	
2) Same day clearing charges (Including returned)		PL55583
3) OBC return charges		PL55583
4) Inward bill for collection, returned unpaid		
5) Clean (including Cheques)/ local bill for collection (OBC)		PL55583
6) Unpaid items		
7) Correspondence charges		
8) Outward USD Clearing through NIFT		PL52112
R. Miscellaneous Charges		
1) Issuance, retrieval etc. of statement/certificate/documents		
a) Account maintenance certificate	PKR 225/- per certificate	PL55570
b) Certificate regarding profit and tax deducted during other financial year	Free	PL55571
c) Issue of FCY encashment certificates	PKR 300/- per certificate	PL55569
d) Issue of other certificates	PKR 300/- per document	PL55569
e) Documents retrieval fee (subject to availability of record) Up to 2 Years Over 2 Years	PKR 500/- per document PKR 1,000/- per document	PL55576/ PL55577
f) Arrangement of stamp paper	Actual plus PKR 100/- (Flat)	PL55584

General Banking

R. Miscellaneous Charges		PL Categories
g) Certificate of tax withheld on cash withdrawal	Free	
2) Other charges		
a) Account opening charges	NIL	Auto
b) Account closing (Regular Savings Account i.e. Falah Classic Savings Account, BBA Account, Pensioner Account and Asaan Account)	NIL	Auto
c) Account closing	PKR 200/- for PKR Account	Auto
d) Account closing FCY Accounts	USD 3 or equivalent for FCY Account	Auto
e) Account opening initial deposit limit/amount for Falah Classic Savings Account (Regular Savings Account)	Maximum PKR 100/- (However no balance requirement for account opening for categories mentioned below under asterisk**)	Auto
f) Minimum balance requirement for maintaining Falah Classic Savings Account (Regular Savings Account)	NIL	Auto
g) Minimum balance requirement for other Deposit Accounts	As per approved product guidelines	Auto
h) Dormant account reactivation	NIL	
i) Standing instructions	PKR 250/- per transactions for PKR Accounts Default in performing standing instructions due to lack of funds PKR 500/-	Auto
j-1) Online Cash Transaction Charges at Service Branch	Within City: Free Intercity: PKR 275/- for each deposit and withdrawal. Charges to be recovered upfront at the counter from the depositor in case of deposit and beneficiary in case of withdrawal.	PL55550
j-2) Online Funds Transfer Transaction at Service Branch	Within City: Free Intercity: PKR 200/- for each deposit/withdrawal Charges to be recovered from the Remitter in Case of Fund Transfer Note: The above mentioned charges would be free on: 1. Alfalah Islamic Business Way 2. Alfalah Islamic Business Way Payroll 3. Preferred Banking Customers 4. Account Holders maintaining monthly average balance PKR 100,000/ and above in previous month 5. For Financing Customers any concession/waivers related to online transaction charges may be waived by the Respective Business Heads/ AMs/RBH on Business Consideration and case to case basis. 6. Rawalpindi and Islamabad will be treated as within city while deducting charges.	PL55550
k) Hold mail charges	PKR 1,000/- (Flat)	PL55590
l) eCIB report	PKR 120/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL and OTT or at the time of restructuring/rescheduling of finance.)	PL55562
m) Out of pocket expenses (not covered by Schedule of Bank Charges)	As per actual	Relevant Expense Code
n) Issuance of Proceeds Realisation Certificate (PRC) for over 1 year period	PKR 200/-	

General Banking

S. Basic Banking Account		PL Categories
Cash withdrawal		
a) 2 withdrawals per month by cheque	Free	PL52005
Above 2 withdrawals per month by cheque	PKR 50/- per withdrawal	
<p>**Following categories would be exempted from levy of service charges, including issuance of cheque book, banker's cheque (single and bulk issuance, cancellations and duplication) and account closing charges: Students, Staff, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for salary and pension purpose.</p> <p>** Following categories of PLS Accounts would be exempted from levy of Account closing charges: Merchant accounts of Bank Alfalah acquiring business. Widows/Children of deceased Employees of Government/Semi Government institutions eligible for family pensions/benevolent fund, grants.</p>		
T. Alfalah Islamic Business Way		
<p>On maintaining monthly average balance of PKR 25,000/- Customer may avail following fee waivers:</p> <ul style="list-style-type: none"> • Free online transactions across Pakistan - unlimited (deposits and withdrawals) • Free issuance of Cheque Books - unlimited • Free issuance of Banker's cheque • *Free issuance of duplicate Banker's cheque • Free issuance of ATM/Debit Card/No annual fee (Debit Card will be issued to the Customers as per Debit Card policy - only Classic, Gold and PayPak) • *Free cancellation of POs/DDs/Banker's cheque • Free SMS alerts • Free account statements • Free ATM Cash Withdrawal from any Bank's ATM in Pakistan (waiver of 1-Link and M-Net Charges for Payroll Accounts only) <p>Note: In case Customer does not maintain required monthly average balance then free services* will be charged as per prevailing Schedule of Bank Charges. However, for all accounts which will be opened under Payroll proposition, there will be no requirement of minimum average balance to avail fee waivers.</p>		
U. Falah Senior Citizens Account		PL Categories
<p>Senior citizens are considered as a blessing in our society and hence it becomes our responsibility to cater to their monetary requirements and provide them a separate savings solution so that they can retire peacefully. Senior Citizens may avail following fee waivers:</p> <ul style="list-style-type: none"> • Free SMS alerts • Free issuance of Cheque Books - unlimited • Free issuance of Banker's Cheque • Free issuance of duplicate Banker's Cheque • Free cancellation of Banker's Cheque • Free ATM Debit Card (No issuance fee/No annual charges on Classic, Gold and PayPak) • Free six monthly statement of account in hard copy (if e-statement has not been opted) • Free monthly e-Statements 		

Digital Banking

A. Alternate Delivery/Digital Channel		PL Categories
a) Branch Banking SMS Alert Fee* (with multilingual feature)	PKR 105/- per month	55566
b) SMS Pull Banking Service* i) Account Based Subscribers	PKR 42/- per month	55600
c) 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.	
d) International Acquiring Access Fee - For cash withdrawal conducted by internationally issued cards on BAFL ATMs (inclusive of FED)	PKR 650/- per transaction	
e) Alternate Delivery/Digital Channels Service Charges (Internet Banking/ Mobile App*)	Free (charges exempted)	
f) Pay via other Bank Cards	3% of transaction amount per transaction	
g) Beaconhouse School Fee Payment	PKR 25/- per transaction	
h) Alfalah ATM - Biometric Verification	Up to PKR 25/- +FED per transaction Annual Subscription: Up to PKR 5,000/- + FED	
i) 1-Link ID - Biometric ATM Transactions on 1-Link member banks	2% of transaction amount per transaction (for BAF accountholders on 1-Link member banks) According to user's bank SoBC (for other bank accountholders on BAF ATMs)	
j) Cash Deposit Machine - Charges BAF Account 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 above	Free of Cost PKR 100/- PKR 150/- PKR 300/- PKR 500/- PKR 1,000/- or 0.1%, whichever is higher	
k) 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.	
l) Tax Payments	Free	
m) Receipt on ATM Cash Withdrawal and Balance Enquiry	PKR 2.5/-	
n) Generate Account Maintenance Certificate (via Alfa or Internet Banking)	For generating account maintenance certificate, please refer to general banking section as same charges will apply	
o) Stop Payment of Cheques (via Alfa or Internet Banking)	For stop payment of cheques, please refer to general banking section as same charges will apply	

*Services are free to avail for Bank Alfalah Employees.

Digital Banking

B. 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	
C. Pay to CNIC Charges (via Alfa, IB, ATM and CDM)		
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	Receive via Partners 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	Receive via Bank Alfalah Rs. 20 Rs. 40 Rs. 60 Rs. 80 Rs. 100 Rs. 120 Rs. 140 Rs. 160 Rs. 200 Rs. 220 Rs. 250 Rs. 280 Rs. 310
D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic		
1) PayPak Chip Card <ul style="list-style-type: none"> a) PayPak EMV Card Issuance b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee e) Cash Withdrawal <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM f) Balance Enquiry <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM g) Receipt Printing Charges <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM h) Arbitration Charges i) 1-Link Dispute Charges j) IBFT from Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic 2) Union Pay Chip Card <ul style="list-style-type: none"> a) UPI EMV Card Issuance b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee e) Cash Withdrawal <ul style="list-style-type: none"> 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 	Free Free PKR 550/- inclusive of FED PKR 500/- NIL PKR 18.75/- NIL PKR 5/- per enquiry (including receipt charges) PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed At actual PKR 10/- 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. Free Free PKR 550/- inclusive of FED PKR 500/- NIL PKR 18.75/- PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount	

Digital Banking

D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic	
<p>f) Balance Enquiry a. From Bank Alfalah's ATM b. From 1-Link member bank ATM c. From CUP member bank International ATM</p> <p>g) Receipt Printing Charges a. From Bank Alfalah's ATM b. From 1-Link member bank ATM</p> <p>h) Foreign Transactions</p> <p>i) Arbitration Charges j) 1-Link Dispute Charges k) IBFT from Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic</p>	<p>NIL PKR 5/- per enquiry (including receipt charges) PKR 100/- per enquiry</p> <p>PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed</p> <p>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.</p> <p>At actual PKR 10/ 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.</p>
E. Alfa Remittance Islamic	
<p>1) PayPak Chip Card a) PayPak EMV Card Issuance b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee e) Cash Withdrawal a. From Bank Alfalah's ATM b. From 1-Link member bank ATM</p> <p>f) Balance Enquiry a. From Bank Alfalah's ATM b. From 1-Link member bank ATM</p> <p>g) Receipt Printing Charges a. From Bank Alfalah's ATM b. From 1-Link member bank ATM</p> <p>h) Arbitration Charges i) 1-Link Dispute Charges j) IBFT from Alfa Remittance Islamic</p> <p>2) Union Pay Chip Card a) UPI EMV Card Issuance b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee</p>	<p>PKR 625/- inclusive of FED PKR 625/- inclusive of FED PKR 550/- inclusive of FED PKR 500/-</p> <p>NIL PKR 18.75/-</p> <p>NIL PKR 5/- per enquiry (including receipt charges)</p> <p>PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed</p> <p>At actual PKR 10/-</p> <p>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.</p> <p>PKR 625/- inclusive of FED PKR 625/- inclusive of FED PKR 550/- inclusive of FED PKR 500/-</p>

Digital Banking

E. Alfa Remittance Islamic	
<ul style="list-style-type: none"> e) Cash Withdrawal <ul style="list-style-type: none"> 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 f) Balance Enquiry <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM c. From CUP member bank International ATM g) Receipt Printing Charges <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM h) Foreign Transactions i) Arbitration Charges j) 1-Link Dispute Charges k) IBFT from Alfa Remittance Islamic 	<p>NIL PKR 18.75/-</p> <p>PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount</p> <p>NIL PKR 5/- per enquiry (including receipt charges) PKR 100/- per enquiry</p> <p>PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed</p> <p>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.</p> <p>At actual PKR 10/</p> <p>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.</p>
F. Alfa Remunerative Current Payroll Account - Islamic	
<ul style="list-style-type: none"> 1) PayPak Chip Card <ul style="list-style-type: none"> a) PayPak EMV Card Issuance Fee b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee 	<p>Free Free PKR 550/- inclusive of FED PKR 500/-</p>
<ul style="list-style-type: none"> e) Cash Withdrawal <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM 	<p>NIL PKR 18.75/- per enquiry</p>
<ul style="list-style-type: none"> f) Balance Enquiry <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM 	<p>NIL PKR 5/- per enquiry (including receipt charges)</p>
<ul style="list-style-type: none"> g) Receipt Printing Charges <ul style="list-style-type: none"> a. From Bank Alfalah's ATM b. From 1-Link member bank ATM 	<p>PKR 2.50/- per transaction when receipt is printed PKR 2.50/- per transaction when receipt is printed</p>
<ul style="list-style-type: none"> h) Arbitration Charges i) 1-Link Dispute Charges j) IBFT from Alfa Remunerative Current Payroll - Islamic 	<p>At actual PKR 10/-</p> <p>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.</p>
<ul style="list-style-type: none"> 2) Union Pay Chip Card <ul style="list-style-type: none"> a) UPI EMV Card Issuance Fee b) Annual Chip Maintenance Fee c) Card Replacement Fee d) Voucher Retrieval Fee 	<p>Free Free PKR 550/- (inclusive of FED) PKR 500/-</p>

Digital Banking

F. Alfa Remunerative Current Payroll Account - Islamic	
<p>e) Cash Withdrawal</p> <p>a. From Bank Alfalah's ATM</p> <p>b. From 1-Link member bank ATM</p> <p>c. From CUP member bank International ATM</p> <p>d. From CUP member bank International POS</p> <p>f) Balance Enquiry</p> <p>a. From Bank Alfalah's ATM</p> <p>b. From 1-Link member bank ATM</p> <p>c. From CUP member bank International ATM</p> <p>g) Receipt Printing Charges</p> <p>a. From Bank Alfalah's ATM</p> <p>b. From 1-Link member bank ATM</p> <p>h) Foreign Transactions</p>	<p>NIL</p> <p>PKR 18.75/-</p> <p>PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher</p> <p>2% of the transaction amount</p> <p>NIL</p> <p>PKR 5/- per enquiry (including receipt charges)</p> <p>PKR 100/- per enquiry</p> <p>PKR 2.50/- per transaction when receipt is printed</p> <p>PKR 2.50/- per transaction when receipt is printed</p> <p>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.</p>
<p>i) Arbitration Charges</p> <p>j) 1-Link Dispute Charges</p> <p>k) IBFT from Alfa Remunerative Current Payroll - Islamic</p>	<p>At actual</p> <p>PKR 10/-</p> <p>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.</p>
G. Virtual Debit Card	
<p>a) Card Issuance Fee</p> <p>b) 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.</p>	<p>PKR 200/- + FED</p> <p>5% over prevailing market rate or as per SBP directives</p>
H. Bookme Ticketing Facilitation Charges (through App, IB and CDMs)	5% of ticket amount

All charges on Alfa Current Islamic, Alfa Savings Islamic, Alfa Payroll Islamic, Alfa Remittance Islamic and Alfa Remunerative Current Payroll Account Islamic are inclusive of FED.

Islamic Roshan Digital Account

	Islamic Roshan Digital Account - FCY	Islamic 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 - PKR 22.5 per leaf	First cheque book - free (25 leaves) Subsequent cheque book - PKR 22.5 per leaf
5) Basic Card Issuance/Annual Fee	N/A	Issuance of Gold Debit Card - Free Annual Fee of Gold Debit Card - PKR 2,400/- Issuance of Signature / Power Pack Signature Debit Card PKR 10,000/- Annual Fee of Signature / Power Pack Signature Debit Card PKR 10,000/-
6) Basic Card Replacement Fee	N/A	PKR 5,300/-
7) Supplementary Gold Debit Card Issuance and Annual Fee	N/A	PKR 1,200/-
8) Supplementary Gold Debit Card Replacement Fee	N/A	PKR 1,200/-
9) Supplementary Signature/ Power Pack Signature Debit Card Issuance/Annual Fee	N/A	PKR 5,000/-
10) Supplementary Signature/ Power Pack Signature Debit Card Replacement Fee	N/A	PKR 5,000/-
11) Card Delivery Fee	N/A	PKR 4,000/-
12) Inward Remittance (from abroad)	BAFL does not charge for incoming remittance maintaining account with us.	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) a) Outward T.T/SWIFT through Debit of Account	Free	Free
b) Outward T.T/SWIFT through Debit of Account - in case of 'OUR' code only	However, correspondent bank charges ranging from \$30/- to \$50/- will also be chargeable, depending upon the slabs i.e., \$5,000/-	However, correspondent bank charges ranging from \$30/- to \$50/- will also be chargeable, depending upon the slabs i.e., \$5,000/-
14) Inter Bank Fund Transfer (local)	Free	Free
15) Cash Withdrawal through Card (within Pakistan)	Not applicable	Free on BAFL ATM. Other local ATMs PKR 18.75
16) Cash Withdrawal through Card (International)	Not applicable	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
17) 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.	Not applicable
18) Foreign Currency Transactions processed through Foreign Merchants	3% of the transaction amount and PKR 0.4 per US dollar conversion	Not applicable
19) ATM Balance Enquiry Charges	Visa - PKR 25/- per inquiry	Free on BAFL ATM. Other local ATMs Rs. 2.5
20) Postal Charges/International Courier Charges	As per actual + FED (capped at Rs. 3,000)	As per actual + FED (capped at Rs. 3,000)
21) Application Processing for NPC	Free	Free
22) Application Processing for CDC	Free	Free
23) Internet Banking Activation	Free	Free
24) Transaction Alerts - SMS and Email	Free alerts on digital transactions	Free alerts on digital transactions

Preferred Banking Services

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

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

Note:

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

Bank Alfalah Islamic Premier

Eligibility: To qualify for Islamic Premier Banking, customers need to maintain minimum average balance as per the below mentioned criteria:

Type	Minimum Threshold (Quarterly Average Balance)
CASA (Current Account/Savings Account)	PKR 3 Million (or Equivalent FCY)
TDR* (Term Deposit Receipt)	PKR 5 Million (or Equivalent FCY)

FREE Services:

Islamic Premier customers will be able to avail following fee waivers based on their deposit thresholds:

PKR 3 Mn – less than PKR 5 Mn	PKR 5 Mn – less than PKR 7 Mn	PKR 7 Mn and above
Issuance of Banker's Cheque	Issuance of Banker's Cheque	Issuance of Banker's Cheque
Cancellation of Banker's Cheque	Cancellation of Banker's Cheque	Cancellation of Banker's Cheque
Certificate Issuance (Account Maintenance + Balance Confirmation + WHT + Profit Payment, Proceed Realization, Zakat Certificate, etc.)	Certificate Issuance (Account Maintenance + Balance Confirmation + WHT + Profit Payment, Proceed Realization, Zakat Certificate, etc.)	Certificate Issuance (Account Maintenance + Balance Confirmation + WHT + Profit Payment, Proceed Realization, Zakat Certificate, etc.)
Statement of Account	Statement of Account	Statement of Account
Duplicate Statement Request	Duplicate Statement Request	Duplicate Statement Request
Intercity Clearing	Intercity Clearing	Intercity Clearing
Intercity Online Transaction	Intercity Online Transaction	Intercity Online Transaction
Stop Payments of Cheques	Stop Payments of Cheques	Stop Payments of Cheques
Balance Confirmation Certificate	Balance Confirmation Certificate	Balance Confirmation Certificate
Account Closure Charges	Account Closure Charges	Account Closure Charges
Online Banking (Internet Banking and Alfa Mobile App)	Online Banking (Internet Banking and Alfa Mobile App)	Online Banking (Internet Banking and Alfa Mobile App)
SMS Alerts	SMS Alerts	SMS Alerts
Islamic Premier Debit Card Fees (Issuance + Annual + Replacement)	Islamic Premier Debit Card Fees (Issuance + Annual + Replacement)	Islamic Premier Debit Card Fees (Issuance + Annual + Replacement)
Issuance of Cheque Book	Issuance of Cheque Book	Issuance of Cheque Book
Interbank Online Transactions	Interbank Online Transactions	Interbank Online Transactions
E-statements	E-statements	E-statements
Locker Annual Fee**	Locker Annual Fee**	Locker Annual Fee**
Interbank Funds Transfer/Internal Funds Transfer	Interbank Funds Transfer/ Internal Funds Transfer	Interbank Funds Transfer/ Internal Funds Transfer
	Collection of Cheques (LCY/FCY)	Collection of Cheques (LCY/FCY)
	Cheque Return Charges	Cheque Return Charges
	Standing Instructions	Standing Instructions
	Outward TT	Outward TT
	FCY Demand Draft	FCY Demand Draft
	Duplicate Banker's Cheque	Duplicate Banker's Cheque
		Inward Remittance
		Same Day Clearing

*For customers eligible through TDR Criteria, waivers for 7 mn (as mentioned above) will apply

**Upon availability of Locker

Islamic Premier Visa Signature Debit Card

- Complimentary access to 1,000+ airport lounges via Lounge Key facility. Guests accompanying the card holder will be charged at USD 32. Other Terms and Conditions will be applicable as per respective lounge rules.

- Priority Pass: a) Annual Fee: USD 10 b) Airport Lounge Visit Fee: USD 32 per visit

- Shapes Fee: PKR 1,800/- +FED per visit (Charges will be levied post consumption of free visits)

Alfalah Islamic Auto Finance

100% waiver on Regular Processing Fee

0.5% rate break in profit rate

Alfalah Islamic Home Finance

100% waiver on Regular Processing Fee

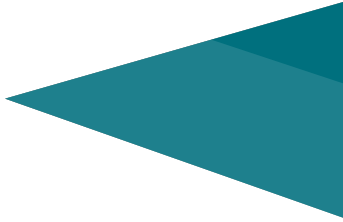
1% rate break in profit rate

SME:

50% Waiver on Regular Processing Fee

Note:

1. These charges are subject to change on half yearly basis.
2. Apart from this, all bank service charges and waivers will be applicable as per Bank Alfalah Islamic's current SOC.
3. For Islamic Premier Debit Card, all charges of Signature Debit Card as per Islamic SOC will apply except for Annual, Issuance and Replacement Fee, which is waived off on Islamic Premier Debit Card.
4. All applicable preferred banking services waiver will also be provided to Islamic Premier customers.
5. In addition to above, all applicable Government levies will also be recovered.
6. Eligibility criteria, deposit slabs and list of charges/waivers are applicable in PKR or equivalent in foreign currency.
7. Islamic Premier Customers not maintaining the required quarterly balance as per the eligibility criteria mentioned above will be downgraded.
8. Upon downgrade, all Islamic Premier benefits and privileges will be discontinued.
9. Currently, this facility will be available in limited cities only.



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