

# Roshan Digital Account

S.No.	Description	Roshan Digital Account - FCY	Roshan Digital Account - PKR
1	Account Opening	Free	Free
2	Account Maintenance/ Minimum Balance Service Charges	Free	Free
3	Account Balance Inquiry	Free	Free
4	Cheque Book Issuance	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf
5	Visa Gold Debit Card Issuance Charges	Not applicable	Free
6	Visa Gold Debit Card Annual Fee	Not applicable	Rs. 2,800/-
	Visa Signature Debit Card Issuance	Not applicable	Rs. 14,000/-
	Visa Signature Debit Card Annual Fee	Not applicable	Rs. 14,000/-
7	Debit Card Replacement Fee	Not applicable	Rs. 6,600/-
8	Debit Card Delivery Fee	Not applicable	As per actual (Capped at PKR5,000/-)
9	Inward Remittance (from abroad)	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/- 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.
10	Outward Remittance (from Pakistan)	Free  However, correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-.	Free  However, correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-.
11	Inter Bank Fund Transfer (local)	Free	Free
12	Cash Withdrawal through Card (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-
13	Cash Withdrawal through Card (International)	Not applicable	Rs. 350/- or 3.5% of cash withdrawal amount, whichever is higher
14	Balance Enquiry Charges (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 3.13/-
15	Postal Charges/ International Courier Charges	As per actual + FED/Sales Tax (capped at Rs. 3,000/-)	As per actual + FED/Sales Tax (capped at Rs. 5,000/-)
16	Application Processing for NPC	Free	Free
17	Application Processing for CDC	Free	Free
18	Bill Payment	Beaconhouse School Fee Payment - Rs. 25/- per transaction (both PKR and FCY Roshan Digital Accounts) Jazz Cash Transaction Charges (excluding FED/Sales Tax)  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	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
		Bookme Ticketing Facilitation Charges - 5% of ticket amount	
19	Internet Banking Activation	Free	
20	Transaction Alerts - SMS & Email	Free Alerts on Digital Transactions	Free Alerts on Digital Transactions
21	Paper Receipt Printing Fee (within Pakistan)	Not applicable	Rs.3.13 ( Off-Us & On-Us ATMs) per receipt
22	Foreign transactions charges from debit card		Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules (Same to be applied for DCC transactions)

## Roshan Digital Account

S.No.	Description	Asaan Roshan Digital Account
23.	Cheque Book	First cheque book of 25 leaves free, subsequent cheque books to be issued at Rs. 22.5/- per leaf
	ATM/ Debit Card (Issuance and Annual Fee)	Gold Card issuance is Free however, Annual Fee of Rs.2,800/- will be levied
	Internet Banking	Free
	SMS Alerts	Free
	Alfa	Free
	Online Transactions	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
	E Statements	Free
	Wire Transfer	Free, However, correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e. < \$5,000/- and > \$5,000/-
	Foreign Demand Draft	USD 15 or equivalent PKR + SWIFT charges. Additional 0.5% will be applicable only on cash amount deposited in FCY account, if the differential amount to be remitted is not maintained with the Bank for minimum period of 15 days.

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