

<b>BANK ALFALAH LIMITED</b>			
<b>WHOLESALE BANKING UNIT,BAHRAIN</b>			
<b>SCHEDULE OF CHARGES BANK ALFALAH, BAHRAIN.</b>			
Jul - Dec 2023			
<b>1- INTERNATIONAL BANKING</b>			
<b>A. IMPORTS</b>	<b>Charges in USD</b>		<b>GL Code</b>
<b>1 Imports Letter of Credit</b>			
1.1	Letter of Credit Opening Commission	0.40% TO 0.60% Per Quarter or or As arranged with the Customer	52305
1.2	Letter of Credit Revalidation Commission	as LC Opening Charges	52306
1.3	Transfer of Letter of Credit to New beneficiary	USD:25/-	52306
1.4	LC Confirmation Charges	As negotiated with the Customer	65079
1.5	Letter of Credit Cancellation Charges	USD:25/-	52304
1.6	Acceptance Commission	0.125% per month	52308
1.7	LC Amendment	USD:25/-	52306
1.8	LC Amendment Involving Increase in amount and extension in period of shipment/negotiation	Commission on Increased amount	52306
<b>2 Import Bills (Under sight Letter of Credit)</b>			
2.1	Markup on Import Bills under Letter of Credit (On Daily Products from the date of negotiation/date of debit authority)	As arranged with customer	Module based markup income account
2.2	Markup on Import Bills under Usance Letter of Credit if not paid by the importer on maturity date	As arranged with customer	Module based markup income account
2.3	If 100% Margin in Current Account is blocked	( No mark-up on Import Bill ) Transit period sight LC	
<b>3 Import on Collection Basis</b>			
3.1	Handling Charges	USD:50/-	65052
3.2	Returned Unpaid	USD:50/-	65052
<b>4 Import on Consignment Basis</b>			
4.1	Contract registration for Imports	0.40% Fiat Min USD:25/-	52313
4.2	Handling Charges	USD:300/-	52314
<b>5 Other Charges</b>			
5.1	Courier Service	USD:25/-	65062
5.2	SWIFT Charges*	USD:25/-*	55510
5.3	Obtaining Credit Reports of supplier from Credit rating agency	actual	Relevant expense code
5.4	Correspondence Charges if any will be recovered	actual	55510
5.5	Service Charges against Import transaction i.e. Import Bill (PAD), Usance bills under Letter of Credits, collection and consignment basis.	0.10% Min USD:25/-	52309
5.6	Handling of discrepant documents presented under L/C	USD:75/-	52310
5.7	Temporary financing due to non-payment on maturity date of acceptance liability overdue FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged / forced situation.	On case to case basis as approved by management	Module based markup income account
5.8	Balance Confirmation Charges (Banks)	USD 80 /-or on Reciprocal basis.	55573
<b>* SWIFT Charges will be charged wherever applicable</b>			
<b>B. EXPORT</b>			
<b>1 Letter of Credit</b>			
1.1	Advising Commission + Courier	USD110 (Plus applicable VAT)	52316
1.2	Amendment (Charges + Courier)	USD110 (Plus applicable VAT)	TBO
1.3	Confirmation	Actual (As arranged)	TBO
1.4	Transfer of Export LC	USD 100	TBO
<b>2 Export Bills</b>			
2.1	Collection Service Charges	0.10% Min USD:25/- or As arranged with the Customer	55517
2.2	Late realization Export Proceeds against Negotiation / Late realization Negotiation (Usance) after due date	As arranged with customer	65036
<b>C- Letter of Guarantee</b>			
1.1	LG Commission	As arranged with customer	52395
<b>D- Investor Portfolio Securities</b>			
1.1	Custody Fee		
	Safe Keeping Charges	a. 0.15% p.a on portfolto up to USD 500,000 face value b. 0.10% p.a on portfolto above USD 500,000 face velue c. USD 100 Minimum	Module based markup income account
1.2	Transaction Fee		
	Bond Trading/Transaction Charges	None. Quoted prices will be on all in basis	
1.3	Remittance charges	As per standard BAFL quoted rates	PL55510,PL52107
<b>2- GENERAL BANKING</b>			
<b>1 Inward/Outward Remittance</b>			
1.1	Inward Remittance	NIL	
1.2	Outward Remittance Through SWIFT	USD:40/- (\$25,\$15) Per FTT or as arranged with the Customer	PL55510,PL52107
<b>2 Account Opening</b>			
2.1	Balance maintained upto USD:10,000.00 (Saving + R.P AC)	NIL	
2.2	Balance maintained below USD:10,000.00 on Saving AC	NIL	
2.3	Balance maintained below USD:10,000.00 on Royal Profit AC	NIL	
<b>Note: Commission/Fee charges may be relaxed/waived by country head subject to proper justification.</b>			
Member	ALCO: Mr. Taymour Iqbal		
Member	ALCO : Mr. Fahad Shamim Ahmed		
Member	ALCO : Mr. Ayesha Khan		
Secretary	ALCO : Mr. Zeeshan Khalil		
Chairman	ALCO : Mr. Mustafa Subhani		