

BANK ALFALAH LIMITED			
WHOLESALE BANKING UNIT,BAHRAIN			
SCHEDULE OF CHARGES BANK ALFALAH, BAHRAIN.			
Jan - Jun 2024			
1- INTERNATIONAL BANKING			
A. IMPORTS		Charges in USD	GL Code
1	Imports Letter of Credit		
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	52304
1.5	Letter of Credit Cancellation Charges	USD 25/-	52306
1.6	Acceptance Commission	0.125% per month	52306
1.7	LC Amendment	USD 25/-	52306
1.8	LC Amendment Involving Increase in amount and extention in period of shipment/negotiation	Commission on increased amount	52306
2	Import Bills (Under sight Letter of Credit)		
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	
3	Import on Collection Basis		
3.1	Handling Charges	USD 50/-	65052
3.2	Returned Unpaid	USD 50/-	65052
4	Import on Consignment Basis		
4.1	Contract registration for Imports	0.40% Flat Min USD 25/-	52313
4.2	Handling Charges	USD 300/-	52314
5	Other Charges		
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
* SWIFT Charges will be charged wherever applicable			
B. EXPORT			
1	Letter of Credit		
1.1	Advising Commission + Courier	USD 110 (Plus applicable VAT)	52316
1.2	Amendment (Charges + Courier)	USD 110 (Plus applicable VAT)	TBO
1.3	Confirmation	Actual (As arranged)	TBO
1.4	Transfer of Export LC	USD 100	TBO
2	Export Bills		
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
C- Letter of Guarantee			
1.1	LG Commission	As arranged with customer	52395
D- Investor Portfolio Securities			
1.1	Custody Fee	a. 0.15% p.a on portfolio up to USD 500,000 face value b. 0.10% p.a on portfolio above USD 500,000 face value c. USD 100 Minimum	Module based markup income account
	Safe Keeping Charges		
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
2- GENERAL BANKING			
1	Inward/Outward Remittance		
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
2	Account Opening		
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	
Note: Commission/Fee charges may be relaxed/waived by country head subject to proper justification.			
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		

Zeeshan Khalil
Fahad Shamim Ahmed
19/12/2023