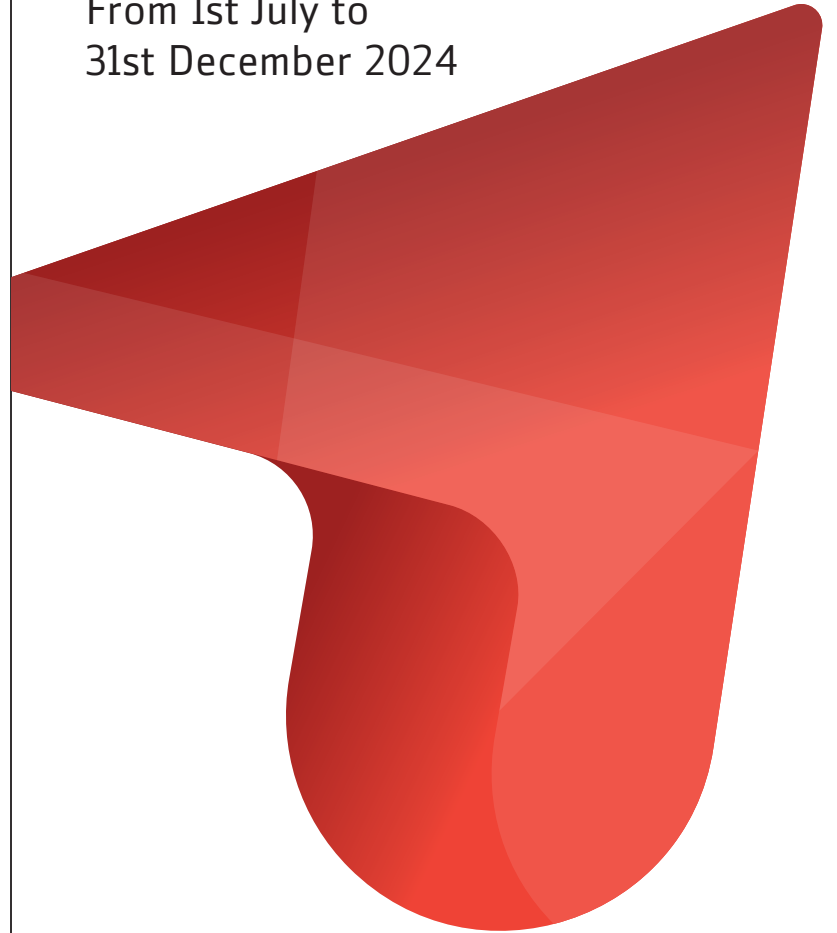


# Schedule of Bank Charges

(Excluding FED/Sales Tax)

From 1st July to  
31st December 2024



Bank Alfalah Limited  
B. A. Building, I. I. Chundrigar Road,  
Karachi, Pakistan - 74000  
111 225 111  
[www.bankalfalah.com](http://www.bankalfalah.com)

  
**Bank Alfalah**  
The Way Forward

# Summary of Revision in Charges Effective 1st July 2024

Trade Services		
Page 5	<b>B. Exports</b>	
	<b>2. Export Bills</b>	
	2.a) Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,500/- (flat)
	2.b) Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,500/- (flat)
	2.c) Foreign bills sent for collection returned unpaid	Rs. 1,500/- (flat)
	<b>4. Service Charges</b>	
4.a) i) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs.0.15 Per Rs. 100/-. Minimum Rs. 1,250/-	
4.d) Clean Document Charges	Minimum Rs. 2,000/- Maximum 0.05% subject to ceiling of Rs. 4,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.	
Advances/Finances		
Page 18	<b>D. Other Advances</b>	
	iv) SME ASAAN Finance Scheme	
	a) Processing Fee (Up-front with LAF)	a) New facility: Up to Rs. 5.00M 0.25% of facility amount or Rs. 10,000/- whichever is higher Above Rs. 5.00M up to Rs. 10M 0.20% of facility amount or Rs.10,000/-whichever is higher Enhancement/Renewal with b) Running Finance Facility Rs. 200/- per day after 5 days of becoming due Term Loans (STF/LTF) 0.1% per day of the overdue installment amount (within 5 days of becoming due) Since this is Govt. subsidized scheme to promote SMEs wherein pre-payment penalty is not allowed.
	b) Late Payment Charges	
v) PM Youth Business & Agriculture Loan Scheme (PMYB&ALS)		
a) Processing Fee (Up-front with LAF)	a. PKR 100/- as per SBP Circular	
b) Late Payment Charges	b. PKR 200/- per day after 5 Days of becoming due; (may be waived-off by relevant approving authority).	
* Same Late Payment Charges against delayed adjustment of monthly installments under existing portfolio of discontinued scheme of PMKJ-YES (Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme) shall also be applicable.		
		* Same Late Payment Charges against delayed adjustment of monthly installments under existing portfolio of discontinued scheme of PMKJ-YES (Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme) shall also be applicable.

<b>Consumer Banking</b>		
	<b>A Visa/MasterCard/AMEX Card</b>	
	<b>1. Credit Card Operations (Jul-Dec-2024)</b>	
Page 21	ii) Platinum Card Annual Fee (New Acquisition)	Rs. 20,000/-
	iii) Platinum Supplementary Card Annual Fee (New Acquisition)	Rs. 10,000/-
	iv) Visa Ultra Cash Back Credit Card (Issuance Fee)	Rs. 8,000/-
	v) Visa Ultra Cash Back Credit Card (Annual Fee)	Rs. 8,000/-
	vi) Visa Ultra Cash Back Credit Card Supplementary (Annual Fee)	Rs. 4,000/-
	vii) Alfalah Optimus MasterCard Credit Card	
	a) Basic Card Annual Fee	Rs. 13,000/-
	b) Supplementary Card Annual Fee	Rs. 6,000/-
	viii) Gold Card Annual Fee (New Acquisition)	Rs. 10,500/-
	ix) Gold Supplementary Card Annual Fee (New Acquisition)	Rs. 5,250/-
	x) Visa Classic Card Annual Fee (New Acquisitions)	Basic Card: Rs. 5,000/- Supplementary Card: Rs. 2,500/-
	xi) Annual Fee for AMEX Gold Card	Basic Card: Rs. 12,000/- Supplementary Card: Rs. 6,000/-
	xii) World Card	Rs.25,000/- Rs.12,500/-
	xiv) Late Fee	Rs. 2300/- Flat
Page 22	xxxxix) Shapes fee (Charges will be levied as per respective spend base criteria)	Rs.2,200/- + FED / Sales tax on services (charges will be levied as per respective spend base criteria)
	xxxxx) Golf Club Excess Visit Fee	Rs. '2500/- + FED Per visit
Page 23	xxxxxj) Balance Enquiry:	
	b) From 1-Link member bank ATM	Rs. 4/- per enquiry
	xxxxxiij) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.
	xxxxxiix) Cash Withdrawal Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt
	xxxxxiix) Balance Inquiry Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt
	<b>2. Corporate/SME Credit Card (Jul-Dec-2024)</b>	
Page 24	ii) Late Fee	Rs. 2300/- Flat
	xix) Balance Enquiry:	
	a) From Bank Alfalah's ATM	NIL
	b) From 1-Link member bank ATM	Rs. 4/- per enquiry
	c) From Visa member bank ATM	Rs. 25/- per enquiry
	xx) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.
Page 25	<b>4b. Payroll (Jul-Dec-2024)</b>	
	iii) Cash Withdrawal:	
	b) From 1-Link member bank Local ATM	Rs. 35 per transaction
	c) From Visa member bank International ATM	Rs. 400/- or 4% of cash withdrawal amount, whichever is higher
	e) Paper Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt
	iv) Balance Enquiry:	
	b) From 1-Link member bank ATM	Rs. 4/- per enquiry
	d) Paper Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt

## Consumer Banking

### A Visa/MasterCard/AMEX Card

#### 4b. Payroll (Jul-Dec-2024)

Page 26	xiii)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.
	5. Debit Card (Jul-Dec-2024)		
Page 26	i)	Basic Card Issuance/Annual Fee	Rs. 2,900/- per Classic / AKK Debit Card Per Year Rs. 3,800/- per Gold / AKF Debit Card Per Year Rs. 2,300/- per UnionPay Co-badged Classic Debit Card per Year Rs. 2,500/- per UnionPay Co-badged Gold Debit Card per Year Rs. 3,800/- per Pehchaan Debit Card Per Year Rs. 7,000/- per Platinum Debit Card Per Year Rs. 18,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year Rs. 2,400/- per PayPak Debit Card Per Year  Gold Card issuance on Roshan Digital Account is Free however, Annual Fee of Rs. 3,800/- will be levied
	ii)	FCY Debit Card Issuance/Annual Fee	USD 15
	iii)	Basic Card Replacement Fee:	
	e)	FCY Debit Card replacement fee	USD 5
	f)	UnionPay Co-badged Card replacement fee	Rs. 1,300/- per Classic Debit Card Rs. 1,600/- per Gold Debit Card
	iv)	Supplementary Card Issuance/Annual	
	a)	Supplementary Card Issuance Fee/Annual Fee	Rs. 1,450/- per Classic Debit Card Rs. 1,900/- per Gold Debit Card Rs. 1,900/- per Gold Debit Card for RDA customers Rs. 1,900/- per Pehchaan Debit Card Rs. 3,500/- per Platinum Debit Card Rs. 9,000/- per Signature Debit Card Rs. 1,200/- per PayPak Debit Card Rs. 1,150/- per Union Pay Co-badged Classic Debit Card Rs. 1,250/- per Union Pay Co-badged Gold Debit Card
	vii)	Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 18,000/-
	viii)	Cash Withdrawal:	
	b)	From Non Bank Alfalah ATM without receipt	Rs. 35 per transaction
Page 27	c)	From International ATMs (Visa member banks)	Rs. 400/- or 4% of cash withdrawal amount, whichever is higher
	g)	FCY Fee on domestic transactions	1% of Transaction Amount
	h)	FCY Fee on International Transactions	4.5% of Transaction Amount
	ix)	Balance Enquiry:	
	a)	From Bank Alfalah's ATM without receipt	
	b)	From Non Bank Alfalah ATM without receipt	Rs. 4/- per enquiry
c)	From International ATMs (Visa member banks)		
d)	Paper Receipt Printing Fee	Rs. 4 (Off-Us & On-Us ATMs) per receipt	
xvi)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.	

Federal Excise duty and other government charges where applicable are in addition to above mentioned charges and are non-reversible.

<b>Consumer Banking</b>			
Page 28	<b>B Personal Loans</b>		
	<b>4b. Payroll (Jul-Dec-2024)</b>		
	i)	Processing Fee	Rs.6,000 or 1.5% of the loan amount, whichever is higher with CAP of Rs. 30,000/-. Rs.1,200/- per missed installment
	ii)	Late Payment Fee	
	<b>C. Pehchaan Finance</b>		
	i)	Processing Fee	Rs.6,000 or 1.5% of the loan amount, whichever is higher with CAP of Rs. 30,000/-. Rs.1,200/- per missed instalment
	ii)	Late Payment Fee	
	iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal
	iv)	Balloon / Partial payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount  A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments.
	v)	Cheque Return Charges	Rs 600/-
vi)	Pay Order Reissuance	Rs 500/-	
vii)	Enhancement Fee	Rs. 2,800/-	
viii)	Litigation Charges	At Actual	
ix)	Cheque collection Charges	Rs 500/-	
xix)	APR	Variable upto (1YK+21%) Fixed upto (1KY+24%) *segment based pricing	
<b>D. Insta Cash</b>			
vi)	Debit Card Charges	As per SOBC, Consumer Banking: Sec A Pt 5 "Debit Card". Only this sections will only be followed for any account type & branch type.	
Page 29	vii)	Cheque Book Issuance	As per SOBC, General Banking: Miscellaneous Charges Sec D Pt 3 "Cheques/Cheque Books". Only this sections will only be followed for any account type & branch type.
	<b>F. Instant Loan</b>		
	i)	Processing Fee	Rs. 5,000/- or 2% of the loan amount which is higher with CAP of Rs. 30,000/-.
iv)	Late Payment Charges	Rs.1,200/- Installments per missed.	
v)	APR	1YK+18%	
<b>F. Alfalah Auto Loan/Consumer Auto Lease Finance</b>			
<b>1. Alfalah Auto Loan/Consumer Auto Lease Finance (Jul-Dec-2024)</b>			
Page 30	ii)	Processing & documentation charges per application Co-borrower case	Rs. 3,000/- in addition to single borrower
	v)	Early Payment Charges (Prepayment/ Balloon Payment) Revision will be implemented on fresh booking from 2017.	* in case of balloon payment Early payment charges will be applicable according to the balloon payment amount.
	xvii)	Number Plates and Registration Book custodial charges	Rs. 5,000/-
	xvii)	Lien removal authentication fee (shall be charged to customers upon non compliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-

<b>G. Alfalah Home Finance</b>			
<b>1. Alfalah Home Finance (Jul-Dec-2024)</b>			
Page 31	i)	Processing Fee Processing Fee (self-employed/businessperson) Processing Fee (expatriate customer) Processing Fee (Alfalah Green Energy / Home Solar Financing) For All Customers and Amounts	Rs. 12,000/- (flat) Rs. 11,000/- (flat) Rs. 8,000/- (flat)
	iv)	Late Payment Charges (For All Home Finance Products)	Rs. 1,700/- per installment
	v)	Penalty on BTF	6% of outstanding amount (if loan transferred to another lender)
	vi)	Early Settlement Penalty Alfalah Home Finance (Except for Alfalah Ghar Asaan)	First year : 5% of the outstanding amount 2nd & 3rd year: 4% of the outstanding amount 4th & 5th : 3% of the outstanding amount After 5 Year: 1% of the outstanding amount
	vii)	Early Settlement Penalty Roshan Apna Ghar (Home Finance for RDA Customer)	For early settlement within first year, 1% will be charged as early settlement penalty.
	viii)	Balloon/Partial Payments a. All Home Finance Products except for Alfalah Ghar Asaan & Roshan Apna Ghar	Up to two allowed in a year with a maximum aggregate of 20% of the outstanding balance. However, no balloon payment shall be allowed during 1st year of disbursement without levy of penalty i.e. 5% of any balloon payment (s) during 1st year. After 1st year, if balloon payment (s) aggregate amount exceed (s) from 20% up to 30% of the outstanding balance, then following charges will apply: a) 2nd & 3rd year: 2% of balloon payment b) 4th & onward: 1% of balloon payment However, aggregate balloon payment (s) exceeding 30% of the outstanding balance : penalty % as per early settlement charges will apply on amount partially paid.
	ix)	Adjustment of Plot Purchase Loan (without construction)	6% of the Outstanding facility
	<b>General Banking</b>		
	Page 37	<b>D. Miscellaneous Charges</b>	
<b>3. Cheques/Cheque Books</b>			
3.b)		Stop Payment of Cheques	Rs. 750/- per cheque maximum Rs. 1,650/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked
3.c)		Stop Payment of lost Cheque Book	Rs. 1,650/- or USD 14 or equivalent PKR for FCA.
<b>4. Clearing</b>			
iv)		Cheque returned unpaid Inward clearing (applies on Intercity clearing as well)	Rs. 800/- per cheque
<b>5. Issuance, Retrieval, etc. of Statements/Certificates/Documents</b>			
5.a)	Account Maintenance Certificate	Rs. 275/- per certificate	

5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
Page 38	5.h)	<p>Service Charges for not maintaining requisite balance, as defined below for all products***:</p> <p>i) PKR Current Accounts Rs. 25,000 - monthly average balance (account opening balance Rs. 1,000/-)</p> <p>iii) Alfalah Kashtkaar Current Account Rs. 10,000 6-monthly average balance (wherein average balance of last 6 months shall be used)</p> <p>v) FCY Current Accounts monthly average balance 200 USD/GBP/EUR, 750 AED, 1500 CNY, 30000 JPY (account opening balance USD 100/EUR 100/GBP 100/ JPY 5,000/CNY 1,000/AED 500)</p> <p>xx) Royal Profit monthly average balance Rs 50,000 (account opening balance Rs. 100/-)</p> <p>xi) Alfalah Kifayat Account monthly average balance Rs 50,000 (account opening balance Rs. 100/-)</p>	<p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p> <p>Rs. 43/- per month</p>
Page 41	13.	Alfalah At Work-Payroll Accounts*	<ul style="list-style-type: none"> <li>- No initial Deposit and Minimum Balance Requirement</li> <li>- Free Cheque Books</li> <li>- Free Debit Cards**</li> <li>- Free Banker's Cheque</li> <li>- Free Stop Payment of Cheques</li> <li>- Free Bank Statements and Certificates</li> <li>- Free Internet and Mobile Banking Registration</li> <li>- Free E-Statement facility</li> <li>- Free SMS Alert facility</li> <li>- Free Intercity Clearing Charges</li> <li>- Free Intercity Transaction Charges on Payroll Current Account</li> <li>- Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of I-Link and M-Net Charges)</li> </ul> <p>Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.</p> <p>*Terms and Conditions apply.</p> <p>**Replacement cards will be charged as per prevailing SOC.</p> <p>Regular Current, Basic Banking and PLS Savings Accounts for employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below)</p>
Page 43	21.	Asaan Digital Account Cheque Book ATM/ Debit Card (Issuance and Annual Fee)	<p>Classic Debit Card - PKR 2,900/-, Gold Debit Card - PKR 3,800/- Paypak Debit Card PKR 2,400/-</p>
Page 44	22.	Asaan Digital Remittance Account Cheque Book ATM/ Debit Card (Issuance and Annual Fee)	<p>Classic Debit Card - Free Gold Debit Card - PKR 3,800/- Paypak Debit Card - Free</p>
	23.	Freelancer Digital Account Cheque Book ATM/ Debit Card (Issuance and Annual Fee)	<p>Classic Debit Card - PKR 2,900/-, Gold Debit Card - PKR 3,800/- Paypak Debit Card PKR 2,400/-</p>
	24.	Alfalah Kashtkaar Current Account Cheque Book  For PKR Current Accounts	<p>Rs. 100/- initial balance and Rs. 10,000 monthly average balance (last 6 months)</p>

<b>Digital Banking</b>			
<b>A - Alfa Account, Alfa Savings Account and Alfa Remittance Account</b>			
Page 46	1.	PayPak Chip Card	
	v)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM*	NIL PKR 35/-
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
	ix)	1-Link Dispute Charges	Rs. 20/-
	x)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed PKR 4/- Per transaction when receipt is printed
	2.	UnionPay Chip Card	
	v)	Cash Withdrawal b) From 1-Link member bank ATM*	PKR 35/-
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
Page 47	x)	1-Link Dispute Charges	Rs. 20/-
	xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed PKR 4/- Per transaction when receipt is printed
	<b>B - Alfa Payroll Accounts</b>		
	v)	Cash Withdrawal b) From 1-Link member bank ATM*	PKR 35/-
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
Page 48	ix)	1-Link Dispute Charges	Rs. 20/-
	x)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed PKR 4/- Per transaction when receipt is printed
	2.	UnionPay Chip Card	
	v)	Cash Withdrawal b) From 1-Link member bank ATM*	PKR 35/-
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
Page 48	x)	1-Link Dispute Charges	Rs. 20/-
	xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed PKR 4/- Per transaction when receipt is printed



<b>Digital Banking</b>			
	<b>C - EOBI Pensioner CUP Card</b>		
Page 48	v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 8/- per enquiry (including receipt charges)
	x)	1-Link Dispute Charges	Rs. 20/-
Page 49	<b>B - Alfa Payroll Accounts</b>		
	v)	Cash Withdrawal b) From 1-Link member bank ATM*	PKR 35/-
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
	ix)	1-Link Dispute Charges	Rs. 20/-
	<b>D - Branchless Banking Corporate Card</b>		
	v)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 35/- per transaction
	vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
	xii)	1-Link Dispute Charges	Rs. 20/-
	<b>E - Branchless Banking Supply Chain Digitisation Wallet Card</b>		
	v)	Cash Withdrawal b) From 1-Link member bank ATM	Rs. 35/- per transaction
vi)	Balance Enquiry b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)	
Page 50	ix)	1-Link Dispute Charges	Rs. 20/-
	<b>I - Agent Financing</b>		
	i)	Processing Charges	0.025% per transaction
Page 51	<b>K - Digital Channels/Alternative Delivery Channels</b>		
	4.	Branch Banking SMS Alert Fee* (with multilingual feature)	PKR 215/- per month + FED
	17.	Receipt on ATM Cash Withdrawal and Balance Enquiry	Up to Rs. 4/-
Page 53	<b>P - Earned Wage Financing</b>		
	Processing Charges		3% of the Loan Amount or PKR 300, whichever is higher
	<b>Q - Instant Pledge Financing (Subject to launch)</b>		
	a) Processing Fee b) Annual Fee c) Legal Charges d) Late Payment Charges e) Early Settlement Charges		Rs. 3,000 Not applicable At actual As per markup pricing Nil
	<b>R - Personal Financial Management (Financial Analytics)</b>		
Personal Financial Management Monthly subscription Charges		PKR 100/= Per month + FED	

## Bank Alfalah Premier

Type	Minimum Threshold
Current Account Savings Account Combination 1: Current Account & Bancassurance Combination 2: Assets Under Management (AUM)	PKR 3 Million, or PKR 7 Million, or PKR 2 Million Current Account & PKR 1 Million Bancassurance, or PKR 10 Million AUM* including at least PKR 2 Million in Current Account
<p>Consumer Finance</p> <p>Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.</p> <p>Premier Visa Infinite Credit Card***</p> <p>Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.</p> <p>Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.</p> <p>Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.</p> <p>***By Invitation only. Customers not meeting the minimum eligibility AUM criteria for Premier Visa Infinite cards shall be charged an annual fee of USD 500 or equivalent in PKR.</p>	

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## Bank Alfalah Infinite

As a Bank Alfalah Infinite customer you can avail several services free of charge or at a discounted rate.

### Eligibility

To qualify as a Bank Alfalah Infinite customer, you must maintain a quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Assets Under Management (AUM)*	150 Million AUM

### Banking Services

Bank Alfalah Infinite customers will be able to avail the following list of waivers:

Issuance of Bankers Cheque  
 Cancellation of Bankers Cheque  
 Duplicate Statement Request  
 Certificate Issuance (Account Maintenance)  
 Stop Payment of Cheque  
 Issuance of Cheque Book  
 ADC Service Charges (Internet Banking/Mobile App)  
 SMS Alerts - OTC transactions  
 Intercity Clearing  
 Intercity Online Transaction Balance  
 Confirmation Certificate  
 Inter Bank Fund Transfer (IBFT)  
 Collection of Cheques (Local Currency)  
 Outward TT  
 FCY Demand Draft Duplicate  
 Bankers Cheque  
 Late Fee Locker Rental/Locker Rental\*\*  
 Same Day Clearing  
 Outward Cheque Returns  
 Debit card replacement - Upon client request  
 Return of cheque and draft

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# Bank Alfalah Infinite

Page 55	<p><b>Consumer Finance:</b></p> <p><b>Visa Infinite Privilege Credit Card***</b> No Annual and Issuance fee No Supplementary Card Issuance Fee No card upgrade fee</p> <p><b>Visa Infinite Privilege Debit Card***</b> No Annual, Issuance and Replacement fee No card upgrade fee</p> <p><b>Visa Infinite Credit Card***</b> No Annual and Issuance fee No Supplementary Card Issuance Fee No card upgrade fee</p> <p><b>Visa Infinite Debit Card***</b> No Annual, Issuance and Replacement fee No card upgrade fee</p> <p><b>PayPak Debit Card***</b> Waiver of Issuance, Annual and Replacement fee</p> <p><b>Auto Loan****</b> An exclusive markup discount of up to 150 basis points on prevailing standard variable markup rates.</p> <p><b>Home Loan*****</b> An exclusive markup discount of up to 150 basis points on prevailing standard variable markup rates.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1 These charges are subject to change on half yearly basis.</li> <li>2 Apart from those mentioned, all bank service charges will be applicable as per Bank Alfalah's prevailing SOC.</li> <li>3 In addition to the above, all applicable Government levies will also be recovered.</li> <li>4 Eligibility criteria and list of charge waivers are applicable in PKR or equivalent in foreign currency.</li> <li>5 Bank Alfalah Infinite customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded.</li> </ol> <p>* Eligible Assets Under Management (AUM) - Mutual Funds, Fixed Income Instruments, Current Account, Savings Account &amp; Term Deposits          **Subject to availability of lockers in the branch          *** Terms and conditions apply          ***** Subject to individual circumstances additional waivers may be available on a case-by-case basis</p>
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## Roshan Digital Account

	S.No.	Description	Roshan Digital Account - FCY	Roshan Digital Account - PKR
Page 56	6	Visa Gold Debit Card Annual Fee	Not applicable	Rs. 3,800/-
		Visa Signature Debit Card Annual Fee	Not applicable	Rs. 18,000/-
		Visa Signature Debit Card Annual Fee	Not applicable	Rs. 18,000/-
	12	Cash Withdrawal through Card (within Pakistan) without paper receipt	Not applicable	Free on BAFL ATM. Other Local ATMs Rs. 35/-
	13	Cash Withdrawal through Card (International)	Not applicable	Rs. 400/- or 4% 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. 4/-
Page 57	S.No.	Description	Asaan Roshan Digital Account	
		ATM/ Debit Card (Issuance and Annual Fee)	Gold Card issuance is Free however, Annual Fee of Rs. 3,800/- will be levied	

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- A. Imports
- B. Exports
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- D. Inland Letters of Credit

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- D. Other Advances
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## Consumer Banking

- A. Visa/MasterCard/AMEX Card
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- C. Pehchaan Finance
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- H. Alfalah Home Finance

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- A. Merchant Acquiring

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- A. Inward/Outward Remittances (Foreign) and Cheque Purchase
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- C. EOBI Pensioner CUP Card
- D. Branchless Banking Corporate Card
- E. Branchless Banking Supply Chain Digitisation Wallet Card
- F. Digital TDR
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- H. Merchant Financing
- I. Agent Financing
- J. Institute Fee Financing
- K. Digital Channels/Alternative Delivery Channels
- L. Branchless Banking – Agent Network
- M. Over Draft
- N. Digital Locker
- O. Cash In - M Wallet
- P. Earned Wage Financing
- Q. Instant Pledge Financing (Subject to launch)
- R. Personal Financial Management (Financial Analytics)

## Bank Alfalah Premier

## Bank Alfalah Infinite

## Roshan Digital Account

# Trade Services

## A. Imports

GL Account

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

# Trade Services

## A. Imports

## GL Account

1.d)	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	52306
1.e)	Letter of Credit Confirmation/ Cancellation in case where the charges are on account of applicant	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 2,400/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter  Subsequent Quarter	1.2% per quarter or part thereof minimum Rs. 1,500/-.  0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission if bills are to be drawn at usance under Letters of Credits	a) Rs. 1,100/- per bill to be charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.15% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 600/- . However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,800/- per transaction (flat) Rs. 1,800/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.k)	FI Issuance	Rs. 100/- per transaction	52368
1.l)	FI BDA	Rs.100/- (Per BDA)	52368
1.m)	Transfer of EiF / FI	Rs. 600/- per transfer	52368
1.n)	FOC (Free of cost) FI	Rs. 1,200/- per FOC	52305
1.o)	Issuance of Freight Certificate for imports on FOB	Rs. 1,800/-	52309
1.p)	Extention in maturity of Usance bills under LC	Rs. 1,200/- per bill	52306
1.q)	FED/Sales Tax Invoice Certificate	Rs. 350/- per certificate	
1.r)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate	52309
<b>2. Import Collection/Contract Bills (Under Sight Letter of Credit)</b>			
2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Markup@ Rs. 0.82/- per Rs. 1,000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Mark-up@ Rs.0.82/- per 1,000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
2.c)	Advance remittance to suppliers abroad against imports	Rs. 4,500/- plus SWIFT charges	PL52309

# Trade Services

## A. Imports

GL Account

3. Import Collection/Contract Bills		
3.a) Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.	PL52314
3.b) Returned Unpaid	Rs. 1,800/- in addition to correspondent bank charges.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
4.b) Handling Charges	Rs. 1,200/-	PL52314
4.c) Contract Amendment	Rs. 1,200/-	52313
4.d) Extension in maturity of Usance bills under contract	Rs. 1,200/-	52313
5. Other Charges		
5.a) Postage	Rs. 175/- or actual, whichever is higher	55507
5.b) Courier Service	As per actual	65062
5.c) SWIFT Messages i) Full Text of Letters of Credit ii) Brief Text of Letters of Credit iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 1,500/- Rs. 600/- Rs. 500/-	55510 55510 55510
5.d) Obtaining credit reports on supplier from credit rating agency	Rs.5,000 or at actual whichever is higher.	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual	55510
5.f) Service charges/retirement comm against import transactions i.e. Import bill (PAD), Usance bills under Letter of Credits, collection/contract and consignment basis.	0.125% flat (Min Rs. 900/-) or per arrangement approved by the Credit and Business authorities.	PL52309
5.g) Handling of discrepant documents presented under L/C	US\$ 75 including FED/Sales Tax (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
5.h) Temporary financing due to non-payment on maturity date of FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/ forced situation	Mark-up@ Rs.0.82/- per 1000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
5.i) Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,200/- per NOC	52368
5.j) Vendor Charges	At actual	52309

# Trade Services

## A. Imports

GL Account

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

**Note:**

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



# Trade Services

## B. Exports

GL Account

1. Letter of Credit		
1.a)	i. Advising our customer ii. Advising other customer iii. Advising Inland Letter of Credit	Rs. 2,000/- (flat) Rs. 3,000/- (flat) Rs. 1,750/- (flat)
52316		
1.b)	Amendment	Amendment Advising for customers Rs. 1,300/- non-customers Rs. 1,500/-
52316		
1.c)	Confirmation	0.30% per quarter minimum Rs. 1200/- or as per arrangement approved by the Credit and Business authorities.
52315		
1.d)	Transfer of Export Letter of Credit	Rs.1,500/-
52316		
1.e)	Export LC Cancellation	Rs. 1,000/- plus SWIFT charges
52304		
2. Export Bills		
2.a)	Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,500/- (flat)
55517		
2.b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,500/- (flat)
55517		
2.c)	Foreign bills sent for collection returned unpaid	Rs. 1,500/- (flat)
55517		
3. Collections		
3.a)	Clean Financial Instruments	Rs. 245/- per collection
65052		
3.b)	Documentary (on which bank does not earn any exchange income)	Rs. 1,200/- per collection
4. Service Charges		
4.a)	i) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs.0.15 Per Rs. 100/-. Minimum Rs. 1,250/-
55517		
4.b)	i) DLTl per Eform ii) DLTl for full financial year 'Incremental Cases'	Min Rs. 1,800/- Per GD/FI 0.125% or Rs. 7,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.
55511		
4.c)	Discrepant Documents Charges	Minimum Rs.2,500/- Maximum 0.1% subject to ceiling of Rs.6,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
52310		
4.d)	Clean Document Charges	Minimum Rs. 2,000/- Maximum 0.05% subject to ceiling of Rs. 4,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
52330		

## Trade Services

### B. Exports

### GL Account

4.e) Handling fee for freight subsidy cases	Rs.245/-	55511
4.f) Export development surcharge -	Rs. 80/- (subject to change by EPB)	55511
4.g) Late realisation negotiation (Sight) handling fee	If proceeds not realised within financing days then markup @ Rs. 0.82 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
4.h) Late realisation negotiation (Usance)	If proceeds not realised within due date then markup @ Rs. 0.82 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
4.i) Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	If proceeds not realised within financing days then markup @ Rs. 0.82 per Rs. 1,000/- per day is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	65036
4.j) Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds not realised within due date then markup @ Rs. 0.82 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
4.k) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.12%, minimum Rs. 1,200/-	55517
4.l) NOC issuing charges for each Form 'E'	Rs. 600/- per form	52368
4.m) NOC for entitlement against EE statement	Rs. 1,750/- per NOC	52368
4.n) Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate	55517
4.o) Export Proceed Transfer	0.1% or Rs. 1,350/-, whichever is lower	55517
4.p) Issuance of EPRC beyond one year	Rs. 600/- per certificate	55517
4.q) Handling of ERS Application	Rs. 900/-	55517
4.r) Export Performance Verification	Rs. 1,200/- per EE form	55517
4.s) Vendor Charges	At actual	
4.t) Obtaining SBP approval for Trade Transactions except 'Reply to Show Cause/Legal Notice'	Rs. 1,250/- per case.	
4.u) B2C transaction per invoice	Rs. 200/-	
4.v) Guarantee Collection	Rs. 1,600/- (per LG inclusive of all charges)	
4.x) Obtaining credit reports on supplier from credit rating agency	Rs.5,000 or at actual whichever is higher	

## Trade Services

### B. Exports

GL Account

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

**Note:**

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

# Trade Services

## C. Foreign Bills Purchased/Collection

GL Account

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

## D. Inland Letters of Credit

### 1. Letter of Credit

1.a) Issuance	0.4% per quarter or part thereof. Minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
1.b) i) Amendments	Rs. 1,800/- (flat) per amendment	52306
ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,400/- per amendment plus commission as per item number 1.a) above	52306
1.c) Acceptance Commission	a) Rs. 600 (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.125% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-.	52308 52308
	(However, no commission to be charged if the maturity/ payment period of the bills falls within the period for which LC opening commission has already been recovered.)	
1.d) Service charges/retirement commission on retirement of Sight/Usance Bills	0.125 % of bill amount (flat) minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities.	PL52309
1.e) Confirmation/Cancellation	In case of confirmation 0.25% per quarter or part thereof minimum Rs. 500/- In case of cancellation Rs. 1,500/-.	Confirmation: 52315 Cancellation: 52304
1.f) Sales Tax FED/Sales Tax Invoice Certificate	Rs. 360/-	65078
1.g) Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.	52310

### 2. Collection

2.a) Documentary	Inland Export Collection : 0.40% of document value minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities	52330
2.b) Clean (including cheques)	Rs. 500/- flat on bill less than USD 10,000/- Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	65051

## Trade Services

### D. Inland Letters of Credit

GL Account

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

**Note:**

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

## Advances/Finances

### A. Advances

### GL Account

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

## Advances/Finances

### A. Advances

GL Account

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

### 2. Charges for Advances Against Pledge/Hypothecation

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

# Advances/Finances

## A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Up to Rs. 500/-or as per arrangement approved by the Credit and Business authorities.	52607														
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Up to Rs. 10,000 or as per arrangement approved by the Credit and Business authorities.	52368														
2.h) i) Temporary LCY Financing due to non-payment on maturity date of acceptance liability, overdue post import facility STF/FIM/FAPC/FAFB/ STF/TF or any other liability arising out of unarranged/forced situation	Markup@Rs. 0.82/- per 1,000/- daily products on the bill amount shall be charged as per arrangement approved by the Credit and Business authorities excluding NPL/classified account from the date of classification.	Relevant markup income code														
ii) Penalty for late payment of markup	<p>Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those fifteen days, then penalties as given are to be charged at the flat rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the fifteen day permissible as grace period. (e.g. in case mark up is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable.</p> <p>Furthermore, LPC shall be charged facility-wise.</p> <p>The said charge is not applicable to SBP Export Refinance and LTFE cases.</p> <table border="1" data-bbox="479 1173 801 1376"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Up to Rs. 500,000/-	Rs. 200/-	b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-	b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-	b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-	b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-	Above Rs. 5,000,000/-	Rs. 5,000/-	52235
Slab (markup due)	Penalty per day															
Up to Rs. 500,000/-	Rs. 200/-															
b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-															
b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-															
b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-															
b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-															
Above Rs. 5,000,000/-	Rs. 5,000/-															
iii) Temporary financing due to non-payment on maturity date of acceptance liability under FE25	<p>Import: If loan is not settled within due date then penalty subject to the treasury approved rates + 3% (penalty amount)* is to be charged from the date of maturity or as per arrangement approved by the Credit and Business authorities.</p> <p>Export &amp; Export Refinance: If proceeds not realised within due date then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.</p>															



## Advances/Finances

### A. Advances

GL Account

2.i) Business Commitment and Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business authorities.	52019
2.j) ECIB Report	Rs 60/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.	55587
<b>3. Alfalah Karobar Finance</b>		
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52023
	Renewals at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,000/- From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 30M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	

## Advances/Finances

GL Account

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

## Advances/Finances

### GL Account

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

## Advances/Finances

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

GL Account

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

### C. Agri Finance/Alfalah Zarie Sahulat

i) Processing Fee		
a) Fresh/Enhancement/Renewal cum Enhancement	In case of enhancement, fee to be calculated on enhanced amount only i) Up to Rs. 1M @Rs.1,500/- ii) Above Rs. 1M to Rs. 2M @Rs.3,500/- iii) Above Rs. 2M to Rs. 5M @0.25% of the limit with a minimum Rs. 3,800/- iv) Above Rs. 5M to Rs. 10M @0.2% of the limit with a minimum Rs. 13,500/- v) Above Rs. 10M to Rs. 25M @0.17% of the limit with a minimum Rs. 24,000/- vi) Above Rs. 25M @0.13% of the limit with a minimum Rs. 45,000/-	52022
b) Renewal Fee (flat)	i) Up to Rs. 1M @Rs. 1,700/- ii) Above Rs. 1M to Rs. 5M @Rs. 3,800/- iii) Above Rs. 5M to Rs. 10M @Rs.11,000/- iv) Above Rs. 10M to Rs. 25M @Rs. 18,000/- v) Above Rs. 25M @Rs. 21,000/-	
ii) Project Examination Fee	Maximum 0.5% of the project facility approved.	52022
iii) Commitment Fee	As per arrangement approved by the Credit and Business authorities.	52019
iv) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vii) Registration of security interests in Secured Transaction Registry (STR), including initial modification, termination charges etc.	Actual as per schedule prescribed by SECP ( <a href="https://str.secp.gov.pk/public/fees.aspx">https://str.secp.gov.pk/public/fees.aspx</a> ) Account / GL PKR176060993	55523

## Advances/Finances

### C. Agri Finance/Alfalah Zarie Sahulat

GL Account

viii) Punjab Land Records Authority (PLRA) Service Charges (in Punjab province only)	Actual as prescribed in the fee challan/schedule issued by PLRA.	
ix) Late Payment Charges (LPCs)	<p>Beyond 30 days grace period, LPCs (except PDDC) on account of periodical markup/instalment/principle amount:</p> <p>i) For available limits up to Rs. 1.00M: @Rs. 75/- per day till regularization.</p> <p>ii) For available limits up to Rs.5.00M: @Rs. 175/- per day till regularization.</p> <p>iii) For available limits above Rs.5.00M: @Rs. 225/- per day till regularization.</p> <p>Note:</p> <p>i) 25% rebate in renewal fee shall be available where markup servicing &amp; instalment payments are within 7 days from due date during the review cycle.</p> <p>ii) Processing fee shall be payable on or before disbursement of facility.</p>	
<b>C.1 Agri Finance/Alfalah Kashtkar Credit (AKC)</b>		
a) Fresh/Enhancement/Renewal cum Enhancement	<p>In case of enhancement, fee to be calculated on enhanced amount only</p> <p>i) Up to Rs.0.50 M @Rs 1,500/-</p> <p>ii) Above Rs.0.50 M to Rs.1.0 M @Rs.2,500/-</p> <p>iii) Above Rs. 1M to Rs. 5M @0.30% of the limit with a minimum Rs. 4,500/-</p> <p>iv) Above Rs. 5M to Rs. 10M @0.20% of the limit with a minimum Rs. 15,000/-</p> <p>v) Above Rs. 10M to Rs. 25M @0.17% of the limit with a minimum Rs. 25,000/-</p> <p>vi) Above Rs. 25M @0.15% of the limit with a minimum Rs. 50,000/-</p>	
b) Renewal Fee (flat)	<p>i) Up to Rs. 0.50 M @Rs. 1, 000/-</p> <p>ii) Above Rs.0.50 M to Rs.1.0 M @Rs.1,800/-</p> <p>iii) Above Rs. 1M to Rs. 5M @Rs. 5,000/-</p> <p>iv) Above Rs. 5M to Rs. 10M @Rs. 15,000/-</p> <p>v) Above Rs. 10M to Rs. 25M @Rs. 25,000/-</p> <p>vi) Above Rs. 25M @Rs. 50,000/-</p>	
c) Late Payment Charges (LPC)	<p>Beyond 30 days grace period, LPCs on account of periodical markup/instalment/principle amount:</p> <p>i) For available limits up to Rs. 2.00M: @Rs. 125/- per day till regularization.</p> <p>ii) For available limits above Rs.2.00M: @Rs.250/- per day till regularization.</p> <p>Note:</p> <p>i) 25% rebate in renewal fee shall be available where markup servicing &amp; instalment payments are within 7 days from due date during the review cycle.</p> <p>ii) Processing fee shall be payable on or before disbursement of facility.</p> <p>iv) Also applicable on Agri Finance / Tractor (C.2 below)</p>	
<b>C. 2 Agri Finance/Tractor</b>		
Tractor under AZS / AKC (Per unit)	<p>i) Flat Rs.5,000/- for facilities upto Rs.1.00 M</p> <p>ii) Flat Rs.6,000/- for facilities above Rs.1.00 M</p> <p>iii) No separate charges for CIB / Nadra verysis</p>	

## Advances/Finances

### D. Other Advances

GL Account

i) Alfalah Pasban Cash Line a) Processing Charges b) Renewal/Enhancement Charges c) Late Payment Charges	Rs. 500/- per application Rs. 250/- per application Rs. 100/- per day after 15 days of becoming due	
ii) Alfalah Green Energy a) Processing Fee (Up-front with LAF)  b) Late Payment Charges	New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher Rs. 200/- per day after 5 days of becoming due	
iii) SBP Refinance Schemes a) Processing Fee (Up-front with LAF)  a) Late Payment Charges	New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher Rs. 200/- per day after 5 days of becoming due	
iv) SME ASAAN Finance Scheme a) Processing Fee (Up-front with LAF)  b) Late Payment Charges	a) New facility: Up to Rs. 5.00M 0.25% of facility amount or Rs. 10,000/- whichever is higher Above Rs. 5.00M up to Rs. 10M 0.20% of facility amount or Rs.10,000/-whichever is higher Enhancement/Renewal with Enhancement: Up to Rs. 5.00M 0.15% of facility amount or Rs. 7,500/- whichever is higher Above Rs. 5.00M up to Rs. 10M 0.10% of facility amount or Rs.7,500/-whichever is higher b) Running Finance Facility Rs. 200/- per day after 5 days of becoming due Term Loans (STF/LTF) 0.1% per day of the overdue installment amount (within 5 days of becoming due) Since this is Govt. subsidized scheme to promote SMEs wherein pre-payment penalty is not allowed.	
v) PM Youth Business & Agriculture Loan Scheme (PMYB&ALS) a) Processing Fee (Up-front with LAF) b) Late Payment Charges	a. PKR 100/- as per SBP Circular b. PKR 200/- per day after 5 Days of becoming due; (may be waived-off by relevant approving authority).	
* Same Late Payment Charges against delayed adjustment of monthly installments under existing portfolio of discontinued scheme of PMKJ-YES (Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme) shall also be applicable.		
* Same Late Payment Charges against delayed adjustment of monthly installments under existing portfolio of discontinued scheme of PMKJ-YES (Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme) shall also be applicable.		
<b>E. Alfalah Gold Loan</b>		
i) Processing fee	1% of approved limit or Min. Rs. 10,000 whichever is lower – for fresh loans. 0.5% of approved limit or Min. Rs. 5,000 whichever is lower - rollover and repeat (within 6 months).	
ii) Late Payment Charges	For Bullet (STF) & EMI (Term Loans): 0.1% per day of the overdue installment amount For RF Limit: Rs. 200/- per day after 15 days of becoming due	

## Advances/Finances

### E. Alfalah Gold Loan

GL Account

<p>iii) Pre-Payment Fee</p>	<p><b>For Bullet (STF) &amp; EMI (Term Loans):</b> 5% of the outstanding principal amount in the 1st year (applicable for 24 and 36 months variants). 4% of the outstanding principal amount in the 2nd year (applicable for 24 and 36 months variants).</p>	
<p>iv) Shroff/Goldsmith Evaluation charges</p>	<p>At Actual</p>	
<p><b>F. Guarantees</b></p>		
<p>CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.</p>		
<p>1.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt</p>	<p>Rs. 1,800/- (flat) against 110% cash margin. The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities.</p>	<p>PL52395/PKR 159640001</p>
<p>1.b) Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months</p>	<p>0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business authorities.</p>	<p>PL52395/PKR 159640001</p>
<p>1.c) Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)</p>	<p>Against 100% Deposit Under Lien (Current Account): Negotiable (Minimum. Rs. 1,250/-) per annum*</p>	<p>PL52395/PKR 159640001</p>
	<p>On account other than 100% cash margin and current account: 1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities.</p>	<p>PL52395/PKR 159640001</p>
	<p>2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Bank's counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.</p>	

## Advances/Finances

### F. Guarantees

GL Account

1.d) Other Guarantees	<table border="1"> <tr> <td data-bbox="491 270 664 404"> <b>Annual Volume</b>                      Up to Rs. 50M                      Up to Rs. 150M                      Up to Rs. 300M                      Minimum Rs. 1,500/-                 </td> <td data-bbox="664 270 815 404"> <b>Pricing</b>                      0.40%                      min 0.35%                      min 0.30%                 </td> </tr> <tr> <td colspan="2" data-bbox="491 404 815 542">                     The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors.                 </td> </tr> <tr> <td colspan="2" data-bbox="491 542 815 802">                     For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.                 </td> </tr> </table>	<b>Annual Volume</b> Up to Rs. 50M Up to Rs. 150M Up to Rs. 300M Minimum Rs. 1,500/-	<b>Pricing</b> 0.40% min 0.35% min 0.30%	The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors.		For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.		PL52395/PKR 159640001
<b>Annual Volume</b> Up to Rs. 50M Up to Rs. 150M Up to Rs. 300M Minimum Rs. 1,500/-	<b>Pricing</b> 0.40% min 0.35% min 0.30%							
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For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.								
1.e) Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.	PL52395/PKR 159640001						
1.f) Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business authorities.	52380						
1.g) i) Amendments of Guarantees ii) Increase in amount and or extension in period	Rs. 1,250 per amendment Commission	PL52395 PL52395/PKR 159640001						
1.h) Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 3,000/- plus actual	PL52395						
1.i) Cancellation of Guarantees	Against 25% plus cash margin - its NIL, else Rs. 500/-							

#### Note:

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



# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

### 1. Credit Card Operations (Jul-Dec-2024)

i) Service	<p>Visa Classic Credit Card 3.83% per month (46% Annual Percentage Rate) on Cash Advance 3.83% per month (46% Annual Percentage Rate) on Retail Transactions</p>																																				
	<p>All Other Cards Including VISA/MasterCard/American Express 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions</p>	<p>PL55601 PL55602</p>																																			
	<table border="1"> <thead> <tr> <th>Tenure</th> <th>SBS</th> <th>COP</th> <th>BTF</th> </tr> </thead> <tbody> <tr> <td>3 Months - Upto</td> <td>35.23%</td> <td>28.58%</td> <td>26.00%</td> </tr> <tr> <td>6 Months - Upto</td> <td>39.14%</td> <td>31.73%</td> <td>26.00%</td> </tr> <tr> <td>9 Months - Upto</td> <td>40.35%</td> <td>32.79%</td> <td>26.00%</td> </tr> <tr> <td>12 Months - Upto</td> <td>40.74%</td> <td>33.18%</td> <td>26.00%</td> </tr> <tr> <td>18 Months - Upto</td> <td>40.65%</td> <td>33.27%</td> <td>26.00%</td> </tr> <tr> <td>24 Months - Upto</td> <td>40.16%</td> <td>32.99%</td> <td>26.00%</td> </tr> <tr> <td>30 Months - Upto</td> <td>39.57%</td> <td>32.62%</td> <td>26.00%</td> </tr> <tr> <td>36 Months - Upto</td> <td>38.95%</td> <td>32.21%</td> <td>26.00%*</td> </tr> </tbody> </table>	Tenure	SBS	COP	BTF	3 Months - Upto	35.23%	28.58%	26.00%	6 Months - Upto	39.14%	31.73%	26.00%	9 Months - Upto	40.35%	32.79%	26.00%	12 Months - Upto	40.74%	33.18%	26.00%	18 Months - Upto	40.65%	33.27%	26.00%	24 Months - Upto	40.16%	32.99%	26.00%	30 Months - Upto	39.57%	32.62%	26.00%	36 Months - Upto	38.95%	32.21%	26.00%*
Tenure	SBS	COP	BTF																																		
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30 Months - Upto	39.57%	32.62%	26.00%																																		
36 Months - Upto	38.95%	32.21%	26.00%*																																		
ii) Platinum Card Annual Fee (New Acquisition)	Rs. 20,000/-																																				
iii) Platinum Supplementary Card Annual Fee (New Acquisition)	Rs. 10,000/-																																				
iv) Visa Ultra Cash Back Credit Card (Issuance Fee)	Rs. 8,000/-	PL55611																																			
v) Visa Ultra Cash Back Credit Card (Annual Fee)	Rs. 8,000/-	PL55611																																			
vi) Visa Ultra Cash Back Credit Card Supplementary (Annual Fee)	Rs. 4,000/-	PL55611																																			
vii) Alfalah Optimus MasterCard Credit Card a) Basic Card Annual Fee b) Supplementary Card Annual Fee	Rs. 13,000/- Rs. 6,000/-																																				
viii) Gold Card Annual Fee (New Acquisition)	Rs. 10,500/-																																				
ix) Gold Supplementary Card Annual Fee (New Acquisition)	Rs. 5,250/-																																				
x) Visa Classic Card Annual Fee (New Acquisitions)	Basic Card: Rs. 5,000/- Supplementary Card: Rs. 2,500/-																																				
xi) Annual Fee for AMEX Gold Card	Basic Card: Rs. 12,000/- Supplementary Card: Rs. 6,000/-	PL55611																																			
xii) World Card	Rs.25,000/- Rs.12,500/-																																				
xiii) RDA - Delivery Charges (International Mailing Address)	At Actual (Capped at Rs.5,000/-)																																				
xiv) Late Fee	Rs. 2300/- Flat	PL55536																																			
xv) Merchant Discount Charges	Upto 5% of Transaction amount	PL52025																																			
xvi) Cash Withdrawal Fee: a) Cash Advance Fee/Call & Pay Fee	Rs. 1,200/- or 3% of cash advance amount, whichever is higher	PL55528																																			
b) - Cash on POS/Alfa	Up to 5% of amount withdrawal or PKR. 1500 whichever is higher																																				
c) Acquiring Bank Charges	1% of cash advance amount	PL55528																																			
d) Counter Fee of other cards	1% of cash advance amount or	PL55528																																			
	Rs. 300/-, whichever is higher																																				
xvii) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060																																			
xviii) Over-limit Fee	2% of the over-limit amount or Rs. 1,600/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533																																			

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xix) Card Replacement Fee (Except Platinum, and Optimus MasterCard)	Rs. 1,000/-	PL55526
xx) Card Replacement Fee - Platinum, and Optimus Master Card - Basic	Rs. 2,000/-	PL55226 PL55226
xxi) Card Replacement Fee - Platinum, and Optimus MasterCard Supplementary Card Upgradation Fee	Rs. 1,000/-	
xxii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
xxiii) Step by Step/Credit on Phone to SBS Processing Charges	Rs. 1,000 or 2.5% of transaction amount whichever is higher	PL55534
xxiv) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/- whichever is higher	PL55538
xxv) Credit Cover Premium	Up to 0.85% of outstanding amount	PKR144530050
xxvi) Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)	PL55548
xxvii) Visa Platinum/Titanium Card/Visa Infinite Priority Pass Fee: a) Annual Fee b) Airport Lounge Visit Fee AMEX Priority Pass Fee: a) Annual Fee b) Airport Lounge Visit Fee	US\$ 10.00 US\$ 32.00 per visit  None US\$ 32.00 per visit	PKR152150050 PKR152150050  PKR152150050 PKR152150050
xxviii) ADC SMS Alerts	Free	PL55566
xxix) SMS Pull Banking Services	Rs. 50/- per month	PL55600
xxx) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xxxi) Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master / AMEX Card. Cross border transaction fee will also be charged as per Visa/Master/AMEX Card rules (Same to be applied for DCC transactions)	PL55563
xxxii) Arbitration Charges	US\$ 500	PKR144340050
xxxiii) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxxiv) BTF Processing Fee	Rs. 600/- or 2.5% of transaction amount, whichever is higher	PL55534
xxxv) Safe Custody Handling Charges	Rs. 500/- on post dated cheques	PL65060
xxxvi) Card Conversion Fee (one time charges)	Up to 2,000/-	PL65060
xxxvii) Cheque Book facility on all cards issuance charges	Rs. 200/- per book (20 leaves)	PL65060
xxxviii) Visa Ultra Cash Back Credit Card Programme Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxxix) Shapes fee (Charges will be levied as per respective spend base criteria)	Rs. 2,200/- + FED / Sales tax on services (charges will be levied as per respective spend base criteria)	PL65060
xxxx) Golf Club Excess Visit Fee	Rs. 2500/- + FED Per visit	

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

## GL Account

xxxxj) Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM	NIL Rs. 4/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
xxxxij) Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.	Third party payment
xxxxiii) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xxxxvi) Inactivity Fee	Rs. 2,000/- (reversible on minimum PKR 50,000/- spend in 3 months against minimum 3 transactions) Note: Fee will be charged in case no customer initiated transaction up to 12 months and zero outstanding balance.	PL55536
xxxxv) Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) 10K+ to 100K - Rs. 25/- c) 100K+ to 250K - Rs. 50/- d) 250K+ to 1Mln - Rs. 100 e) 1 Mln+ - Rs. 200/-	
xxxxvi) Alfalah Mehfooz Mustaqbil Plan a) Bronze b) Silver c) Gold d) Platinum	Rs. 400/- Rs. 700/- Rs. 1,000/- Rs. 1,300/-	
xxxxvii) Credit Line Increase	Rs. 1,000/-	
xxxxviii) Educational Institution Payment Fees a) LUMS b) Beaconhouse School System (BSS)	Rs. 25/-	
xxxxix) Cash Withdrawal Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt	
xxxxx) Balance Inquiry Receipt Printing Fee	Rs.4 (Off-Us & On-Us ATMs) per receipt	

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

### 2. Corporate/SME Credit Card (Jul-Dec-2024)

i)	Service Fee	2% per month (24% Annual Percentage Rate) on cash advance 2% per month (24% Annual Percentage Rate) on Retail Transactions.	PL55601 PL55602
ii)	Late Fee	Rs. 2300/- Flat	PL55536
iii)	Cash Withdrawal Fee:		
	(a) Cash Advance Fee	Rs. 1,200/- or 3% of cash advance amount, whichever is higher	PL55528
	(b) Acquiring Bank Charges	1% of cash advance amount	PL55528
iv)	Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060
v)	Over-limit Fee	2% of the over-limit amount or Rs. 1,600/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vi)	Card Replacement Fee	Rs. 2,000/-	PL55526
vii)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
viii)	Utility Bill Payment from Credit Card Customer Service Charges	Rs. 35/- per utility bill (below Rs. 5,000/- through Call, Direct Debit) Rs. 55/- per utility bill (above Rs. 5,000/- through Call, Direct Debit)	PL55548
ix)	Priority Pass Fee:		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
x)	ADC SMS Alerts	Free	PL55566 PL55600
xi)	SMS Pull Banking Services	Rs. 50/- per month	PL55528
xii)	Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55613
xiii)	Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	
xiv)	Arbitration Charges	US\$ 500	PKR144340050
xv)	Annual Fee	Rs. 6,000/- per card	PL55611
xvi)	Card Renewal Fee	No renewal fee	
xvii)	Card Issuance Fee	No issuance fee	
xviii)	CIP Lounge Fee	NIL	PL55534 PKR152150050

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xix	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM	NIL Rs. 4/- per enquiry Rs. 25/- per enquiry	PKR144310050 PKR144310050
xx)	1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.	PL55548 Third party payment
xxi)	Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xxii)	1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) 10K+ to 100K - Rs. 25/- c) 100K+ to 250K - Rs. 50/- d) 250K+ to 1Mln - Rs. 100 e) 1 Mln+ - Rs. 200/-	

## 4b. Payroll (Jul-Dec-2024)

i)	Card Issuance Fee	NIL	
ii)	Card Replacement Fee	Rs. 200/-	PL55526
iii)	Cash Withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank Local ATM c) From Visa member bank International ATM  d) From Non-Bank Alfalah's POS Machine e) Paper Receipt Printing Fee	NIL Rs. 35 per transaction Rs. 400/- or 4% of cash withdrawal amount, whichever is higher Rs. 300/- or 3% of cash withdrawal amount, whichever is higher Rs.4 ( Off-Us & On-Us ATMs) per receipt	PKR144310050 PL55528 PL55528
iv)	Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Visa member bank ATM d) Paper Receipt Printing Fee	NIL Rs. 4/- per enquiry Rs. 25/- per enquiry Rs.4 (Off-Us & On-Us ATMs) per receipt	PKR144310050 PKR144310050
v)	ADC SMS Alerts	Free	PL55566
vi)	SMS Pull Banking Services	Rs. 50/- per month	PL55600
vii)	Merchant Cash Advance Incentive/ Call and Pay Fee	Rs. 25/- per transaction	PL55528
viii)	Acquiring Bank Charges	1% of cash advance amount	PL55528
ix)	Cheque Return Charges/Rejected Autopay Service Fee	Rs. 800/-	PL55530
x)	Cheque Book Issuance Charges	Rs. 300/-	PL65060
xi)	Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.	PL55613

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xii) Arbitration Charges	US\$ 500	PKR144310050
xiii) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.	Third party payment
xiv) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xv) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) 10K+ to 100K - Rs. 25/- c) 100K+ to 250K - Rs. 50/- d) 250K+ to 1Mln - Rs. 100 e) 1 Mln+ - Rs. 200/-	

## 5. Debit Card (Jul-Dec-2024)

i) Basic Card Issuance/Annual Fee	Rs. 2,900/- per Classic / AKK Debit Card Per Year Rs. 3,800/- per Gold / AKF Debit Card Per Year Rs. 2,300/- per UnionPay Co-badged Classic Debit Card per Year Rs. 2,500/- per UnionPay Co-badged Gold Debit Card per Year Rs. 3,800/- per Pehchaan Debit Card Per Year Rs. 7,000/- per Platinum Debit Card Per Year Rs. 18,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year Rs. 2,400/- per PayPak Debit Card Per Year  Gold Card issuance on Roshan Digital Account is Free however, Annual Fee of Rs. 3,800/- will be levied	PL55611
ii) FCY Debit Card Issuance/Annual Fee	USD 15	
iii) Basic Card Replacement Fee:		
a) Classic, PayPak, Replacement Fee	Rs. 1,600/-	PL55526
b) Pehchaan & Gold Card Replacement Fee	Rs. 1,800/-	
c) Platinum Cards Replacement Fee	Rs. 3,000/-	PL55526
d) Signature Card Replacement Fee	Rs. 3,000/-	PL55526
e) FCY Debit Card replacement fee	USD 5	
f) UnionPay Co-badged Card replacement fee	Rs. 1,300/- per Classic Debit Card Rs. 1,600/- per Gold Debit Card	
iv) Supplementary Card Issuance/Annual		
a) Supplementary Card Issuance Fee/Annual Fee	Rs. 1,450/- per Classic Debit Card Rs. 1,900/- per Gold Debit Card Rs. 1,900/- per Gold Debit Card for RDA customers Rs. 1,900/- per Pehchaan Debit Card Rs. 3,500/- per Platinum Debit Card Rs. 9,000/- per Signature Debit Card Rs. 1,200/- per PayPak Debit Card Rs. 1,150/- per Union Pay Co-badged Classic Debit Card Rs. 1,250/- per Union Pay Co-badged Gold Debit Card	
b) Supplementary Card Replacement Fee	As per basic card replacement fee	
v) Debit Card Replacement Fee on Roshan Digital Account	Rs. 6,600/-	
vi) Debit Card Delivery Fee on Roshan Digital Account	At Actual (Capped at Rs.5,000/-)	PL55539
vii) Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 18,000/-	
viii) Cash Withdrawal:		
a) From Bank Alfalah's ATM without receipt	NIL	
b) From Non Bank Alfalah ATM without receipt	Rs. 35 per transaction	PKR144310050

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

c) From International ATMs (Visa member banks)	Rs. 400/- or 4% of cash withdrawal amount, whichever is higher	PL55528
d) From Bank Alfalah's POS Machine	NIL	
e) From Non-Bank Alfalah's POS machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
f) Paper Receipt Printing Fee	Rs. 4 (Off-Us & On-Us ATMs) per receipt	
g) FCY Fee on domestic transactions	1% of Transaction Amount	
h) FCY Fee on International Transactions	4.5% of Transaction Amount	
ix) Balance Enquiry:		
a) From Bank Alfalah's ATM without receipt	NIL	PKR144310050
b) From Non Bank Alfalah ATM without receipt	Rs. 4/- per enquiry	PKR144310050
c) From International ATMs (Visa member banks)	Rs. 25/- per enquiry	
d) Paper Receipt Printing Fee	Rs. 4 (Off-Us & On-Us ATMs) per receipt	
x) Priority Pass Fee		
a) Annual Fee	US\$ 10.00	PKR152150050
b) Airport Lounge Visit Fee	US\$ 32.00 per visit	PKR152150050
xi) Foreign Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules. (Same to be applied for DCC transactions)	PL55613
xii) Arbitration Charges	US\$ 500	PKR144310050
xiii) CIP Lounge Visit	NIL	
xiv) ADC SMS Alerts	Free	PL55566
xv) SMS Pull Banking Services	Rs. 50/- per month	
xvi) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 20/- excluding all applicable Govt. Taxes.	Third party payment
xvii) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xviii) Credit Card Bill Payment through ATM	Rs. 25/- per transaction	
xix) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 10/- b) Rs. 10K to 250K - Rs. 40/- c) Rs. 250K to 1M - Rs. 75/- d) Rs. 1M+ - Rs. 150/-	
xx) Shapes Fee	Rs. 1,800/- + FED/Sales Tax (charges will be levied if respective spend criteria is not met)	
xxi) Educational Institution Payment Fee	Rs. 25/-	
a) LUMS		
b) Beaconhouse School System (BSS)		

Federal Excise duty and other government charges where applicable are in addition to above mentioned charges and are non-reversible.

# Consumer Banking

## B. Personal Loans

GL Account

### 1. Personal Loans (Jul-Dec-2024)

i)	Processing Fee	Rs.6,000 or 1.5% of the loan amount, whichever is higher with CAP of Rs. 30,000/-	PL52016
ii)	Late Payment Fee	Rs.1,200/- per missed installment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd Year onwards: 5% of the paid amount A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6.	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,800/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060
x)	APR	Variable up to (1YK + 21%) Fixed up to (1KY + 24%) *segment based pricing	

### C. Pehchaan Finance

i)	Processing Fee	Rs.6,000 or 1.5% of the loan amount, whichever is higher with CAP of Rs. 30,000/-	
ii)	Late Payment Fee	Rs.1,200/- per missed instalment	
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal	
iv)	Balloon / Partial payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments.	
v)	Cheque Return Charges	Rs 600/-	
vi)	Pay Order Reissuance	Rs 500/-	
vii)	Enhancement Fee	Rs. 2,800/-	
viii)	Litigation Charges	At Actual	
viii)	Cheque collection Charges	Rs 500/-	
xix)	APR	Variable upto (1YK+21%) Fixed upto (1KY+24%) *segment based pricing	

### D. Insta Cash

i)	Processing Fee	Loan amount up to 1 million: Rs. 4,300/- Loan amount greater than 1 million: Rs. 6,500/-	
ii)	Annual Fee	Loan amount up to 1 million: Rs. 3,500/- Loan amount greater than 1 million: Rs. 5,500/-	
iii)	Late Payment Charges	Rs. 1,500/- for every missed	
iv)	Enhancement Fee	Rs. 3,500/-	
v)	Cancellation Fee	Rs. 3,000/-	
vi)	Debit Card Charges	As per SOBC, Consumer Banking: Sec A Pt 5 "Debit Card". Only this sections will only be followed for any account type & branch type.	



# Consumer Banking

## GL Account

vii) Cheque Book Issuance	As per SOBC, General Banking; Miscellaneous Charges Sec D Pt 3 "Cheques/Cheque Books". Only this sections will only be followed for any account type & branch type.	
viii) APR	Variable up to (1 month KIBOR + 23%) *segment based pricing	
<b>E. Advance Salary</b>		
i) Processing Fee	Rs. 2,500/-	
ii) Annual Fee	Rs. 2,000/-	
iii) Cancellation Fee	Rs. 2,000/-	
<b>F. Instant Loan</b>		
i) Processing Fee	Rs. 5,000/- or 2% of the loan amount which is higher with CAP of Rs. 30,000/-.	
ii) Early Termination Charges	1st Year - 10% 2nd Year - 8% 3rd Year and Onward - 5%	
iii) Partial Payment Facility*	1st Year - Not Allowed 2nd Year - 8% 3rd Year and Onward - 5% *Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more or less than the total of 6.	
iv) Late Payment Charges	Rs.1,200/- Installments per missed.	
v) APR	1YK+18%	

# Consumer Banking

## G. Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

1. Alfalah Auto Loan/Consumer (Jul-Dec-2024) Auto Lease Finance		
i) Processing & Documentation Charges per application	Rs. 13,500/-	PL52016
ii) Processing & documentation charges per application Co-borrower case	Rs. 3,000/- in addition to single borrower	
iii) Vehicle Evaluation Charges (if applicable)	Up to Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iv) Registration Service Charges	Upto Rs. 7,000/- or as per the actual. Whichever is Less  Registration facilitation charges including incidental charges, will be charged at actual as per Vendor Invoice.	Third party payment
v) Early Payment Charges (Prepayment/ Balloon Payment) • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years  Revision will be implemented on fresh booking from 2017.	8% of the principal outstanding 6% of the principal outstanding 3% of the principal outstanding  * in case of balloon payment Early payment charges will be applicable according to the balloon payment amount.	PL65076
vi) Cheque Return or Rejected Auto Pay Charges	Rs. 750/-	PL65076
vii) Penalty on Late Payment	Rs. 1,500/-	PL65076
viii) Vehicle Repossession Charges	Up to Rs. 125,000/- or as per actual whichever is less	Third party payment
ix) Evaluation Charges for Repossessed Vehicle	Up to Rs. 3,000/- or as per actual whichever is less	Third party payment
x) Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month	PL65076
xi) Comprehensive Insurance Charges	At actual	Third party payment
xii) Income Evaluator Charges (if applicable)	At actual	Third party payment
xiii) Courier Charges for Delivery of Registration Book and Number Plates	Up to Rs. 1,800/- per delivery/shipment or as per the actual, whichever is less.	Third party payment
xiv) Re-Issuance of NOC	Rs. 1,500/-	PL52016
xv) Out-station Verification	Upto Rs. 2,200/- or as per the actual.	PL52016
xvi) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs.3,750/-	PL52016
xvii) Number Plates and Registration Book custodial charges	Rs. 5,000/-	
xviii) Lien removal authentication fee (shall be charged to customers upon non compliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-	

# Consumer Banking

## H. Alfalah Home Finance

GL Account

### 1. Alfalah Home Finance (Jul-Dec-2024)

i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 9,500/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 12,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 11,000/- (flat)	PL65045
	Processing Fee (Alfalah Green Energy / Home Solar Financing)	Rs. 8,000/- (flat)	PL65045
	For All Customers and Amounts		
	Alfalah Ghar Asaan, including Low Cost Segment Processing Fee (for all segments)	Rs. 5,000/- (flat)	
	Processing Fee - Roshan Apna Ghar (Home Finance for RDA Customer)	Rs. 4,000/- (flat)	
ii)	Evaluation Charges	At actual	Third party payment
iii)	Documentation Charges	At actual, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/persons	PL65045
iv)	Late Payment Charges (For All Home Finance Products)	Rs. 1,700/- per installment	PL65071
v)	Penalty on BTF	6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance (Except for Alfalah Ghar Asaan)	First year : 5% of the outstanding amount 2nd & 3rd year: 4% of the outstanding amount 4th & 5th : 3% of the outstanding amount After 5 Year: 1% of the outstanding amount	PL65072
vii)	Early Settlement Penalty Roshan Apna Ghar (Home Finance for RDA Customer)	For early settlement within first year, 1% will be charged as early settlement penalty.	
viii)	Balloon/Partial Payments		
	a. All Home Finance Products except for Alfalah Ghar Asaan & Roshan Apna Ghar	Up to two allowed in a year with a maximum aggregate of 20% of the outstanding balance. However, no balloon payment shall be allowed during 1st year of disbursement without levy of penalty i.e. 5% of any balloon payment (s) during 1st year. After 1st year, if balloon payment (s) aggregate amount exceed (s) from 20% up to 30% of the outstanding balance, then following charges will apply: a) 2nd & 3rd year: 2% of balloon payment b) 4th & onward: 1% of balloon payment However, aggregate balloon payment (s) exceeding 30% of the outstanding balance : penalty % as per early settlement charges will apply on amount partially paid.	PL65072
	b. Roshan Apna Ghar (Home Finance for RDA customer)	Flexibility to make partial pre-payments with zero charges after first year. In first year 1% will be charged on amount partially paid.	
ix)	Adjustment of Plot Purchase Loan (without construction)	6% of the Outstanding facility	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: Valuation report, Income estimation report	At actual	Third party payment
xi)	All related charges like cheque return fee etc. as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable/required	At actual	Third party payment
xiii)	Mortgage Promise Letter	50% applicable processing fees (as per customer segment) in advance	PL65045

#### Home Finance SOC:

- Early Settlement and late payment charges will not be applicable on cases where Payment Order (PO) is cancelled due to non-execution of sale-purchase transaction or any other reason.

- Early settlement charges will not be applicable on cases where customer avails fresh Home Finance facility on another property within 6 months from date of settlement of previous HF facility. However, the customer will have to deposit early settlement charges in his/her Non-checking account (NCA/INCA) and same will be refunded back if fresh facility disbursed within 06 months from date of previous loan settlement.

# Acquiring

## A Merchant Acquiring

<b>a. Onboarding Fee (Service Fee)</b>	
1) Internet Payment Gateway (Integration Charges - One Time)	Upto PKR 50,000
2) Annual Recurring Fee (Internet Payment Gateway)	Upto PKR 100,000
<b>b. Transaction Fee</b>	
1) Per Transaction Cost on Internet Payment Gateway (Local Transactions)	Upto PKR 35 Per Transaction
2) Per Transaction Cost on Internet Payment Gateway (International Transactions)	Upto 2.0% of Transaction Amount
<b>C. Merchant Discount Charges</b>	
1) POS	Upto 2.5%
2) Internet Payment Gateway	As per business profile
<b>D. Chargeback</b>	
1) Chargeback Charges	Upto \$10 per transaction Amount to be deducted from merchant's account as soon as the chargeback is received
2) Pre-arbitration Charges	Upto \$25 per transaction
3) Arbitration Charges	Upto \$500 per transaction

# General Banking

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

GL Account

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

# General Banking

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

GL Account

3.b) Correspondents Charges	Actual (if any will be recovered)	Relevant Expense Code
3.c) Postage	Rs. 150/- or actual, whichever is higher	55507
3.d) Courier Service	Rs. 2,000/- or actual, whichever is higher	55508
3.e) Full Text Swift	Rs. 2,000/- or actual, whichever is higher	55510
3.f) Brief Text Swift	Rs. 1,000/- or actual, whichever is higher	55510
<b>B. Remittances (Domestic)</b>		
1.a) Banker's Cheque***	For Account Holders: Rs. 450; For Non-Account holder: Up to 100k- Rs. 720/- (flat), Above 100k-Rs. 1,200/- (flat); For Non-Account holders, Banker's Cheque up to PKR 500,000/- can be made on daily basis. Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.	52116
Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.***	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.	52116
1.b) Cancellation of Pay Order/Demand Draft/Bankers Cheque***	Rs. 500/- (flat)	Cancellation - Pay Order 52102
Stop Payment of Pay Order/Demand Draft/Bankers Cheque	Rs. 500/- (flat)	Cancellation - Bankers Cheque 52117 Stop Payment 52002
1.c) Issuance of Duplicate Bankers Cheque***	Rs. 375/- (flat)	52118
1.d) Issuance/Duplicate of CDR Cancellation/Stop Payment	NIL NIL	
1.e) Issuance of Drafts, MTs and TTs	(Courier/Postage charges are not applicable in case of issuance of Drafts/MT/TT) Above Rs. 1 Million - NIL	
i) Drawn on us:		
ii) Drawn on other Banks:		52101
i) Up to Rs. 10,000/-	0.25% minimum Rs. 50/-	
ii) From Rs. 10,001/- to Rs. 100,000/-	0.20% minimum Rs. 100/-	
iii) From Rs. 100,001/- to Rs. 1,000,000/-	0.10% minimum Rs. 200/-	
iv) From Rs. 1,000,001/- to Rs. 2,000,000/-	0.075% minimum Rs. 500/-	
v) Over Rs. 2,000,000/-	0.015% minimum Rs. 1,000/-	
1.f) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.g) RTGS Charges		
i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
ii) MT 102 Monday to Friday (PKR 100,000 and above)	9:00 am to 4:00 pm - Rs. 50/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
1.h) IBFT Charges IBFT processing through branch counter	Rs. 200/- per transaction (inclusive of FED/Sales Tax)	

# General Banking

## C. Sale/Purchase of Securities, and Safe Deposit Lockers

GL Account

1. Safe Deposit Locker		
1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)	
i) Small	*Rent Rs. 6,500/- per annum	55512
ii) Medium	*Rent Rs. 8,000/- per annum	55512
iii) Large	*Rent Rs. 10,500/- per annum	55512
<p>Depositor maintaining deposit monthly average balance of Rs. 2 million or US\$ 25,000 in current account, or monthly average balance of Rs. 500,000 in PKR Pehchaan Current Account, or monthly average balance of Rs. 5 million or US\$50,000 in regular saving account or Alfalah Kifayat account, or average monthly balance of Rs. 8 million in Royal Profit Account, or monthly average balance of Rs. 3 million in PKR Pehchaan Savings Account will be provided free Small/Medium locker for a year. This facility will be available for existing customers, who are maintaining the required average balance for one year.</p> <p>In case locker is surrendered during the first six months of the lease period, the Branch Manager may authorise a rebate of 50% of the rental amount obtained upfront on case to case basis.</p> <p>*Having a linked PKR account is a mandatory requirement to avail locker facility</p>		
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,200/- per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 375/- per month or part there of for all locker sizes.	55512
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will, however, be charged at regular rates.	
<b>2 - Digital Locker</b>	<p><b>Rental fee (to be received in advance or at commencement of the period for a year)</b>            Small Locker – Rent PKR 50,000/- per Annum            Medium Locker - PKR 75,000 /- per Annum            Large Locker - PKR 100,000/- per Annum</p> <p><b>Security Deposit</b>            Small Locker: PKR 50,000/-            Medium Locker: PKR 50,000/-            Large Locker: PKR 50,000/-</p> <p><b>Breaking</b>            Actual cost of breaking plus PKR 1,200/- per locker for all locker sizes</p> <p><b>Late Fee</b>            PKR 5,000/- per month or part there of for all locker sizes</p> <p><b>Key Deposit</b>            Flat 50,000/- for one year for all lockers, refundable upon surrender of locker.            (GL account: PKR15924XXXX [Where xxxx is the branch code])</p>	

# General Banking

## 3. Sale/Purchase of Securities

GL Account

3.a)	Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
3.b)	Collection of Profit/Return and Dividend	0.5% on the amount of interest/ return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50/-.	52621
3.c)	Handling Charges (for consenting renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
3.d)	Issuance of Rupee Traveller's Cheque	Rs. 12/- per RTC	52051

## C. Sale/Purchase of Securities, and Safe Deposit Lockers

### 4. Investment Portfolio Securities

4.a)	Balance up to Rs. 1 million	NIL	
	Balance above Rs. 1 million	NIL	
4.b)	Transaction Charges	NIL	
4.c)	IPS Statement	NIL	

#### Note:

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

## D. Miscellaneous Charges

### 1. Balance Confirmation

1.a)	Balance Confirmation Certificate	Rs. 375/- (flat)	55573
1.b)	Balance Confirmation to Auditors	Rs. 500/-	55574



# General Banking

## D. Miscellaneous Charges

GL Account

2. Statements/Advices			
2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED/Sales Tax)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55532
3. Cheques/Cheque Books			
3.a)	Issuance of New Cheque Book*** (PKR & FCY)	Rs. 22.5/- per leaf	52003
3.b)	Stop Payment of Cheques	Rs. 750/- per cheque maximum Rs. 1,650/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,650/- or USD 14 or equivalent PKR for FCA.	52002
4. Clearing			
4.a)	Pak Rupee Clearing		
	i) Same day clearing charges (including return)	Rs. 600/- per instrument	55583
	ii) Intercity clearing charges	Rs. 350/- per instrument (intercity clearing charges are not applicable on cheque deposits for EOBI Contribution Collections)	55583
	iii) Local Bill Collection (OBC)	Rs. 600/- flat on bill less than USD 10,000. Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	55583
	iv) Cheque returned unpaid		
	• Inward clearing (applies on Intercity clearing as well)	Rs. 800/- per cheque	55583
	• Outward clearing (excluding OBC)	NIL	55583
	• Cash cheques returned	Rs. 450/- per cheque	55583
	• OBC return charges	Rs. 300/- per cheque returned (Postage/Courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 500/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	USD 5 per instrument plus actual postage/courier charges.	52112
	• Inward Clearing Returned	USD 12 per instrument plus actual postage/courier charges.	52111
	• Outward Clearing Returned	USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.	55583
5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 275/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Free	55571
	ii) Certificate of tax withheld on cash withdrawals	Free	55572
	iii) Issue of other certificates	Rs. 300/- per certificate	55569





# General Banking

## D. Miscellaneous Charges

GL Account

	<p><b>Funds Transfer Transaction at Service Branch:*</b></p> <p>a) PKR Current Account: Within city: Free Intercity: Up to Rs. 500,000 (monthly average balance of preceding month): Rs. 220/- and Above Rs. 500,000 (monthly average balance of preceding month): NIL for each deposit/withdrawal</p> <p>b) Alfalah Kamyab Karobar: Free c) BBA Current/Asaan Current: Within city: Free Intercity: Rs. 220/- for each deposit/withdrawal Charges to be recovered upfront at the counter from the Depositor in case of clearing and Remitter in case of funds transfer. *Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	55550
	<p>d) Savings Account:*</p> <p>Within city: Free Intercity: Rs. 220/- for each deposit/withdrawal (charges to be recovered upfront at the counter from the Depositor/Beneficiary) Charges to be recovered upfront from the Beneficiary in case of clearing and Remitter in case of funds transfer. *Islamabad and Rawalpindi will be treated as within city while deducting charges.</p>	52001 Relevant Expense Code
11.a) Cash Transaction At Service Branch:*		52026
(i) Same City		
(ii) Inter City		
11.b) Funds Transfer transaction at Service Branch:*		52026
<b>12. Other Charges</b>		55590
12.a) Account Closing	NIL	Auto
12.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	
12.c) i) Standing Instructions	Rs. 250/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	
12.d) Hold Mail (Only for already subscribed customers; service not to be offered any further)	Rs. 1,250/- to be recovered at the start of the year	
12.e) Wateen Bill Payment through ATMs	Rs. 25/- per payment	
12.f) Charges (Cash in Transit & Bank Margin) to claim Prize Money and Face Value of Prize Bonds		
(i) Bank Margin	Rs. 150/- (plus tax/FED/Sales Tax) per claim will be charged to customers, irrespective of the face value and prize money of Prize Bond.	
(ii) CIT Charges	Actual CIT charges (including tax) will be charged to customers.	

# General Banking

## D. Miscellaneous Charges

GL Account

<p>13. Alfalah At Work-Payroll Accounts*</p>	<p>- No initial Deposit and Minimum Balance Requirement          - Free Cheque Books          - Free Debit Cards**          - Free Banker's Cheque          - Free Stop Payment of Cheques          - Free Bank Statements and Certificates          - Free Internet and Mobile Banking Registration          - Free E-Statement facility          - Free SMS Alert facility          - Free Intercity Clearing Charges          - Free Intercity Transaction Charges on Payroll Current Account          - Free ATM Cash Withdrawals from any Bank's ATM in Pakistan (waiver of I-Link and M-Net Charges)          Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.          *Terms and Conditions apply.          **Replacement cards will be charged as per prevailing SOC.          Regular Current, Basic Banking and PLS Savings Accounts for employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below)</p> <p>1) From PKR Current Account (1001) to CPA Current Account(1011)</p> <p>2) From PLS Savings Account (6001) to CPA Savings Account (6012)</p> <p>3) From BBA (1005) to CPA Current Account (1011)</p> <p>4) 6808 (Alfalah Islamic Business Way) to 6809 (Alfalah Islamic Business Way Payroll)</p> <p>Existing Corporate Payroll Accounts (Current or Savings) for employees who have resigned from their respective Alfalah At Work companies, will be converted to Regular Current or PLS Savings category (as per the table below), with the application of all charges as per SOC.</p> <p>1) From CPA Current Account (1011) to PKR Current Account (1001)</p> <p>2) From CPA Savings Account (6012) to PLS Savings Account (6001)</p> <p>3) 6809 (Always Islamic Business Way Payroll) to 6808 (Alfalah Islamic Business Way)</p>	
<p>14. Term Deposit Encashment Penalty for LCY and FCY Deposits</p>	<p><b>For LCY TDR's</b></p> <p>Profit will be paid for the completed term at the applicable minimum savings rate*. In case where the customer's profit rate is below the applicable minimum savings rate*, profit rate - 1% shall be paid to customer for completed tenor. The penalty amount shall be capped to the extent of customer profit only, principal shall remain intact in all cases. However, if partial profit has been paid to customer, recovery of profit shall be made as per the applicable rate.</p> <p>*Applicable minimum savings rate to be either the rate at the time of booking or the prevailing rate, whichever is lower.</p>	

# General Banking

## D. Miscellaneous Charges

GL Account

		<p><b>For FCY TDR's</b></p> <p>- Profit will be paid at the nearest prevailing completed tenor rate* applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower.</p> <p><b>For Floating TDR's</b></p> <p><b>Floating Term Deposits with tenors less than 1 year</b></p> <p>-Profit payout will be calculated from the start of term deposit at the minimum savings rate*</p> <p>*Minimum savings rate to be applied will be the rate as advised by the State Bank of Pakistan available at the time of booking or the prevailing rate at the time of TDR encashment, whichever is lower</p> <p><b>Floating Term Deposits with tenors of 1 year or more</b></p> <p>-Profit will be calculated/adjusted at the booked rate</p>
15.	<p>Alfalah Kamyab Karobar Average Monthly Balance (requirement for services) Banker's Cheque Cheque Book Charges ATM Issuance Fee* ATM Annual Fee* ADC SMS Alerts Online Banking Transactions *Only Classic/Gold/Paypak All charges mentioned above are free in month of account opening. For all subsequent months, monthly average balance of Rs. 50,000/- and above will be required for free services</p>	<p>Rs. 50,000/-</p> <p>Free Free Free Free Free Free</p>
16.	<p>Rupee Current Account Average Monthly Balance (requirement for free services) Banker's Cheque Cheque Book</p>	<p>Rs. 50,000/-</p> <p>5 Free Banker's Cheque per month 1st Cheque Book Free</p>

# General Banking

## D. Miscellaneous Charges

GL Account

<p>17. Alfalah SnaPack (Kids Account) ATM/Debit Card Issuance (Linked Account) ATM/Debit Card Annual/Renewal Fee (Linked Account) ADC SMS Alerts  Internet Banking (Linked Account) Safe Deposit Lockers  Cheque Book Cash Withdrawal (Main Account) a) Three withdrawals per month by cheque b) Above three withdrawals per month by cheque</p>	<p>Free Free Free Free  Parent/Guardian of the child will be given locker (small) at half of the normal rate for the first year only on deposit of PKR 500,000/- for one month (subject to availability) Free Nil Rs. 50/- per withdrawal</p>	
<p>18. Alfalah Asaan Remittance Account Cheque Book ATM/Debit Card (Issuance and Annual Fee) ADC SMS Alerts E-Statements WHT Exemption</p>	<p>First Cheque Book Free Free (PayPak and Classic only) Free Free As per SBP Rules and Regulations</p>	
<p>19. Alfalah Non-Resident Pakistani (NRP) Account ADC SMS Alerts E-Statements</p>	<p>Free Free</p>	
<p>20. Alfalah Pehchaan Account Cheque Book Alfa Internet Banking E-Statements Online Transactions  For PKR Accounts (Current and Savings)  For FCY Current Accounts  For FCY Savings Accounts  ADC SMS Alerts</p>	<p>First Cheque Book Free (50 leaves) Free Free Free Free on average balances above PKR 50,000/- for PKR accounts only Rs. 100/- initial balance and no minimum balance requirement Initial balance requirement and minimum balance requirement is 100 units of GBP, EUR, USD, 5,000 JPY, 1,000 CNY and 500 UAE Dirham Initial balance requirement is 100 units of GBP, EUR, USD, 5,000 JPY, 1,000 CNY and 500 UAE Dirham and minimum balance requirement is NIL Free</p>	
<p>21. Asaan Digital Account Cheque Book  ATM/ Debit Card (Issuance and Annual Fee)  Internet Banking ADC SMS Alerts Alfa  Online Transactions  E Statements</p>	<p>Rs. 22.5/- per leaf  Classic Debit Card - PKR 2,900/-, Gold Debit Card - PKR 3,800/- Paypak Debit Card PKR 2,400/-  Free Free Free 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  Half Yearly Free</p>	

# General Banking

## D. Miscellaneous Charges

GL Account

<p>22. Asaan Digital Remittance Account Cheque Book</p> <p>ATM/ Debit Card (Issuance and Annual Fee)</p> <p>Internet Banking ADC SMS Alerts Alfa</p> <p>Online Transactions</p> <p>E Statements</p>	<p>First cheque book of 25 leaves free, subsequent cheque books to be issued at Rs. 22.5/- per leaf</p> <p>Classic Debit Card - Free Gold Debit Card - PKR 3,800/- Paypak Debit Card - Free</p> <p>Free Free Free</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>Half Yearly Free</p>	
<p>23. Freelancer Digital Account Cheque Book</p> <p>ATM/ Debit Card (Issuance and Annual Fee)</p> <p>Internet Banking ADC SMS Alerts Alfa</p> <p>Online Transactions</p> <p>E Statements</p>	<p>Rs. 22.5/- per leaf</p> <p>Classic Debit Card - PKR 2,900/-, Gold Debit Card - PKR 3,800/- Paypak Debit Card PKR 2,400/-</p> <p>Free Free Free</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>Half Yearly Free</p>	
<p>24. Alfalah Kashtkaar Current Account Cheque Book</p> <p>Debit Card Alfa Internet Banking E-Statements Online Transactions</p> <p>For PKR Current Accounts</p> <p>Loans</p>	<p>First Cheque Book Free (25 leaves)</p> <p>Free Issuance of PayPak Debit Card Free Free Free</p> <p>Free on average balances above PKR 50,000/ for PKR accounts only Rs. 100/- initial balance and Rs. 10,000 monthly average balance (last 6 months)</p> <p>Rate breakup of up to 1% on Financing (avg balance of Rs 0.05 Mn) Waiver on Loan Processing Fee by up to 25% (avg balance of Rs 0.05 Mn)</p>	



## General Banking

### Note:

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

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

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

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

### Note: (applicable for relevant charges on page 33, 37, 38 & 39)

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

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

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

\*\* As per SBP Letter No. BPRD/ABLD-04/7446/23 dated Sep 14, 2023, Local Zakat & Ushr Committees Accounts in Sindh Province under Govt. of Sindh shall be exempted from Zakat, Banking Service Charges and subsequent accounts shall not be marked dormant.

# Digital Banking

## GL Account

Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.		
<b>A - Alfa Account, Alfa Savings Account and Alfa Remittance Account</b>		
1. PayPak Chip Card		
i) Card Issuance Fee*	PKR 1,500/-	52650
ii) Card Replacement Fee*	PKR 1,500/-	52650
iii) Annual Fee*	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM*	PKR 35/-	
vi) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)	
vii) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	52650
viii) Arbitration Charges	PKR 10,000/-	
ix) 1-Link Dispute Charges	Rs. 20/-	
x) Receipt Printing Charges		
a) From Bank Alfalah's ATM	PKR 4/- Per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed	
2. UnionPay Chip Card		
i) Card Issuance Fee*	PKR 1,500/-	52650
ii) Card Replacement Fee*	PKR 1,500/-	52650
iii) Annual Fee*	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	Booked by HO ATM
b) From 1-Link member bank ATM*	PKR 35/-	
c) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.	52650
d) From CUP member bank International POS	2% of the transaction amount	52650
vi) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)	
c) From CUP member bank International ATM	PKR 100/- per enquiry	52650

# Digital Banking

## Account

vii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.	52650
viii) Arbitration Charges	US\$ 500	
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
x) 1-Link Dispute Charges	Rs. 20/-	
xi) Receipt Printing Charges		52650
a) From Bank Alfalah's ATM	PKR 4/- Per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed	
<b>B - Alfa Payroll Accounts</b>		
1. PayPak Chip Card		
i) Card Issuance Fee	PKR 1,500/-	
ii) Card Replacement Fee*	PKR 1,500/-	
iii) Annual Fee	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	
v) Cash Withdrawal		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM*	PKR 35/-	
vi) Balance Enquiry		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)	
vii) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii) Arbitration Charges	PKR 10,000/-	
ix) 1-Link Dispute Charges	Rs. 20/-	
x) Receipt Printing Charges		
a) From Bank Alfalah's ATM	PKR 4/- Per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed	
2. UnionPay Chip Card		
i) Card Issuance Fee	PKR 1,500/-	
ii) Card Replacement Fee*	PKR 1,500/-	
iii) Annual Fee	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	

# Digital Banking

## Account

v)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM* c) From CUP member bank International ATM d) From CUP member bank International POS	NIL PKR 35/- PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher 2% of the transaction amount	
vi)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL PKR 8/- per enquiry (including receipt charges) PKR 100/- per enquiry	
vii)	Foreign Transactions	Up to 5% over prevailing market rate as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.	
viii)	Arbitration Charges	US\$ 500/-	
ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
x)	1-Link Dispute Charges	Rs. 20/-	
xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 4/- Per transaction when receipt is printed PKR 4/- Per transaction when receipt is printed	
<b>C - EOBI Pensioner CUP Card</b>			
i)	Card Issuance Fee	NIL	
ii)	Card Replacement Fee	Rs. 250/-	52661
iii)	Voucher Retrieval Fee	Up to Rs. 500/-	52661
iv)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL NIL	Booked by HO ATM
v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 8/- per enquiry (including receipt charges)	
vi)	Arbitration Charges	US\$ 500	52661
vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii)	Raast	Instant Fund Transfers to any bank	
ix)	Online Collection of Govt Taxes PKR 0 - 50,000*	NIL	
x)	1-Link Dispute Charges	Rs. 20/-	
xi)	Card Activation	NIL	
xii)	Proof of Life Charges	NIL	

\*Inclusive of FED/Sales Tax

# Digital Banking

GL Account

<b>D - Branchless Banking Corporate Card</b>	
i) Card Issuance Fee*	Up to Rs. 2,000/-
ii) Card Replacement Fee*	Up to Rs. 2,000/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 35/- per transaction
c) From CUP member bank International ATM**	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.
d) From CUP member bank International POS**	2% of the transaction amount
vi) Balance Enquiry	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	PKR 8/- per enquiry (including receipt charges)
c) From CUP member bank International ATM**	Rs. 100/- per enquiry
vii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.
viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Raast	Instant Fund Transfers to any bank
xi) Online Collection of Govt Taxes PKR 0 - 50,000**	NIL
xii) 1-Link Dispute Charges	Rs. 20/-
*The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes. **Inclusive of FED/Sales Tax	
<b>E - Branchless Banking Supply Chain Digitisation Wallet Card</b>	
i) Card Issuance Fee*	Up to Rs. 1,000/-
ii) Card Replacement Fee*	Up to Rs. 500/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 35/- per transaction
c) From CUP member bank International ATM**	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.
d) From CUP member bank International POS**	2% of the transaction amount
vi) Balance Enquiry	
a) From Bank Alfalah's ATM	NIL
b) From 1-Link member bank ATM	Rs. 8/-
c) From CUP member bank International ATM**	Rs. 100/- per enquiry
vii) Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.

# Digital Banking

GL Account

viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Online Collection of Govt Taxes PKR 0 - 50,000**	NIL
xi) 1-Link Dispute Charges	Rs. 20/-
* The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of FED/Sales Tax. **Inclusive of FED/Sales Tax	
<b>F - Digital TDRs</b>	
Digital Term Deposit Encashment Penalty for LCY Digital TDRs	Profit will be paid for the completed term at the applicable minimum savings rate*. In case where the customer's profit rate is below the applicable minimum savings rate*, profit rate - 1% shall be paid to customer for completed tenor. The penalty amount shall be capped to the extent of customer profit only, principal shall remain intact in all cases. However, if partial profit has been paid to customer, recovery of profit shall be made as per the applicable rate.  *Applicable minimum savings rate to be either the rate at the time of booking or the prevailing rate, whichever is lower.
<b>G - Virtual Debit Card</b>	
i) Card Issuance Fee	Rs. 200/- + FED/Sales Tax
ii) Purchases in USD and PKR. Note: Third currency transactions will be first converted into USD as per rate quoted by the card scheme	Up to 5% over prevailing market rate or as per SBP directives Advance Tax on International transaction : Filer: 1% Non-Filer: 2%
iii) Voucher Retrieval Fee	Rs 500/- + FED/Sales Tax
iv) Arbitration Charges	USD 500/- + FED/Sales Tax
<b>H - Merchant Financing</b>	
i) Processing Charges	Up to Rs. 1000/-
ii) Stamp Duty & Legal Charges	At actual, if any
iii) Verification Charges	Rs. 1,000/- if required
<b>I - Agent Financing</b>	
i) Processing Charges	0.025% per transaction
ii) Stamp Duty & Legal Charges	At actual, if any
iii) Verification Charges	PKR 1,000/-, if required
<b>J - Institute Fee Financing</b>	
ii) Processing Fee*	6 Months Tenor: Up to 18% of Loan Value; 12 Months Tenor: Up to 36% of Loan Value
iii) Late Payment Charges	PKR 500/- for each late payment
iv) Early Settlement Charges	NIL
*The fee will be equally distributed in equal monthly instalments amount.	
<b>K - Digital Channels/Alternative Delivery Channels</b>	
1. ADC Service Charges (Mobile Banking/ Internet Banking/Mobile App)*	Free (charges exempted)
2. Pay via other Bank Debit and Credit Card	Up to 3% of transaction amount per transaction
3. SMS Pull Banking Service* (a) Account Based Subscribers (b) Credit Card Based Subscribers	PKR 50/- per month PKR 50/- (+FED/Sales Tax)

55600

# Digital Banking

## GL Account

4. Branch Banking SMS Alert Fee* (with multilingual feature)	PKR 215/- per month + FED	55566
5. Service Charges for fetching A/C Balance through SMS*	PKR 5/- per transaction (PKR 5.80 incl. FED)	55520
6. 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.	
8. Transfer from Mobile Account to BAFL Mobile Account and any other Bank Alfalah Account.	Free	55520
8. International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED/Sales Tax)	Rs. 750/- per transaction	52046
9. International Acquiring Access Fee-For Balance Inquiry conducted by internationally issued cards on BAFL ATMs	Rs. 100/- per transaction	
10. Pay to CNIC Charges (via IB, Alfa, ATM and CDM)	Received via Partner	Received via Bank Alfalah
0 - 1,000	Rs. 39.66	Rs. 20/-
1,001 - 2,500	Rs. 80.17	Rs. 40/-
2,501 - 4,000	Rs. 119.83	Rs. 60/-
4,001 - 6,000	Rs. 160.34	Rs. 80/-
6,001 - 8,000	Rs. 200/-	Rs. 100/-
8,001 - 10,000	Rs. 239.66	Rs. 120/-
10,001 - 13,000	Rs. 280.17	Rs. 140/-
13,001 - 15,000	Rs. 310.34	Rs. 160/-
15,001 - 20,000	Rs. 379.31	Rs. 200/-
20,001 - 25,000	Rs. 439.66	Rs. 220/-
25,001 - 30,000	Rs. 500/-	Rs. 250/-
30,001 - 40,000	Rs. 560.34	Rs. 280/-
40,001 - 50,000	Rs. 620.69	Rs. 310/-
11. Tax Payments	Free	
12. Beaconhouse School Fee Payment	Rs. 25/- per transaction	
13. Alfalah ATM - Biometric Verification	Up to PKR 25+FED per transaction Annual Subscription: Up to PKR 2500+ FED for Annual Subscription	
14. 1-Link ID - Biometric ATM Transactions on 1-Link member banks	Up to 2% of transaction amount per transaction (for BAF accountholders on 1-Link member banks) According to user's bank SoBC (for other bank accountholder on BAF ATMs)	
15. Cash Deposit Machine - Charges Bank Alfalah Accounts Other Bank Accounts Up to Rs. 10,000 Rs. 10,001 to 100,000 Rs. 100,001 to 250,000 Rs. 250,001 to 500,000 Rs. 500,001 and above	Free  PKR 100 PKR 150 PKR 300 PKR 500 PKR 1,000 or 0.1%, whichever is higher	
16. 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.	
17. Receipt on ATM Cash Withdrawal and Balance Enquiry	Up to Rs. 4/-	
18. Bookme Ticketing Facilitation Charges (through App, IB and CDMs)	Up to 5% of ticket amount	
19. 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	
20. 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	
21. 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 for Bank Alfalah employees.

# Digital Banking

GL Account

L - Branchless Banking - Agent Network		
Transaction Details	Charges	
a. Balance Inquiry	No fee is charged from customer	
b. Mini Statement	No fee is charged from customer	
c. Alfa Wallet BVS Registration	No fee is charged from customer	
d. BISP Cash Out/Transfer into Wallet	No fee is charged from customer	
e. Utility Bill Payment at Agents	No fee is charged from customer	
f. Mobile Airtime Top-ups	No fee is charged from customer	
g. Mobile Bill Payment	No fee is charged from customer	
h. Mobile Bundle Payment	No fee is charged from customer	
i. EOBI Card Activation (replacement card only)	No fee is charged from customer	
j. Service Fee for ATM Card Issuance (in addition to Card Fee)	PKR 275	
k. Cash Withdrawal from Alfa Account		
Slab Start	Slab End	Total Charges (inclusive of FED)
50*	1,000	Up to 25
1,001	2,500	Up to 43.75
2,501	4,000	Up to 70
4,001	6,000	Up to 105
6,001	8,000	Up to 140
8,001	10,000	Up to 185
10,001	13,000	Up to 235
13,001	16,000	Up to 285
16,001	20,000	Up to 350
20,001	25,000	Up to 437.5
25,001	30,000	Up to 525
30,001	40,000	Up to 700
40,001	50,000	Up to 875
*Minimum cash out amount is PKR 50.		
i. Money Transfer Send		
i. CNIC to Wallet	No fee is charged from the customer	
ii. Wallet to Wallet	No fee is charged from the customer	
iii. Wallet to Other Bank	Up to PKR 200/- per transaction	
iv. CNIC to Other Bank	Up to PKR 200/- per transaction	
v. Wallet to CNIC		
Slab Start	Slab End	Total Charges (inclusive of FED)
50	1,000	Up to 65
1,001	2,500	Up to 95
2,501	4,000	Up to 130
4,001	6,000	Up to 170
6,001	8,000	Up to 210
8,001	10,000	Up to 250
10,001	13,000	Up to 290
13,001	16,000	Up to 330
16,001	20,000	Up to 390
20,001	25,000	Up to 450



# Digital Banking

GL Account

<b>M - Over Draft</b>	
Processing Charges	Free of Cost
Stamp Duty & Legal Charges	Free of Cost
Verification Charges	Free of Cost
Late Payment Fees	Free of Cost
<b>N - Digital Locker</b>	
	<p><b>Rental fee (to be received in advance or at commencement of the period for a year)</b>                      Small Locker – Rent PKR 50,000/- per Annum                      Medium Locker - PKR 75,000 /- per Annum                      Large Locker - PKR 100,000/- per Annum</p> <p><b>Security Deposit</b>                      Small Locker: PKR 50,000/-                      Medium Locker: PKR 50,000/-                      Large Locker: PKR 50,000/-</p> <p><b>Breaking</b>                      Actual cost of breaking plus PKR 1,200/- per locker for all locker sizes</p> <p><b>Late Fee</b>                      PKR 5,000/- per month or part there of for all locker sizes</p> <p><b>Key Deposit</b>                      Equivalent to annual rent of one year according to the size of the locker, refundable upon surrender of locker (GL account: PKR15924XXXX [Where xxxx is the branch code])</p>
<b>O - Cash In - M Wallet</b>	
a) Depositing Cash Fees	<p>0.5% of the transactional amount or PKR 100 (whichever is lower)</p> <ul style="list-style-type: none"> <li>• Daily Cash-In limit is PKR 50,000.</li> <li>• Monthly Cash-In limit is PKR 200,000</li> </ul>
<b>P - Earned Wage Financing</b>	
Processing Charges	3% of the Loan Amount or PKR 300, whichever is higher
<b>Q - Instant Pledge Financing (Subject to launch)</b>	
a) Processing Fee b) Annual Fee c) Legal Charges d) Late Payment Charges e) Early Settlement Charges	Rs. 3,000 Not applicable At actual As per markup pricing Nil
<b>R - Personal Financial Management (Financial Analytics)</b>	
Personal Financial Management Monthly subscription Charges	PKR 100/= Per month + FED

# Bank Alfalah Premier

As a Bank Alfalah Premier customer you can avail several services free of charge or at a discounted rate.

## Eligibility

To qualify as a Premier customer you must maintain quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Current Account Savings Account	PKR 3 Million, or PKR 7 Million, or
Combination 1: Current Account & Bancassurance	PKR 2 Million Current Account & PKR 1 Million Bancassurance, or
Combination 2: Assets Under Management (AUM)	PKR 10 Million AUM* including at least PKR 2 Million in Current Account

## Banking Services

Premier customers will be able to avail the following list of waivers

Issuance of Bankers Cheque  
 Cancellation of Bankers Cheque  
 Duplicate Statement Request  
 Certificate Issuance (Account Maintenance)  
 Stop Payment of Cheque  
 Issuance of Cheque Book  
 ADC Service Charges (Internet Banking/Mobile App)  
 SMS Alerts  
 Intercity Clearing  
 Intercity Online Transaction  
 Balance Confirmation Certificate  
 Inter Bank Funds Transfer (IBFT)  
 Collection of Cheques (Local Currency)  
 Outward TT  
 FCY Demand Draft  
 Duplicate Bankers Cheque  
 Late Fee Locker Rental/Locker Rental\*\*  
 Same Day Clearing  
 Outward Cheque Returns

## Consumer Finance

### Premier Visa Infinite Debit Card\*\*\*

No Annual, Issuance and Replacement fee

Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.

### Premier Visa Infinite Credit Card\*\*\*

No Annual and Issuance fee

No Supplementary Card Issuance Fee

No card upgrade fee from Premier Platinum to Premier Infinite Credit Card

Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.

### Premier Visa Signature Debit Card

No Annual, Issuance and Replacement fee

Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.

### Premier Visa Platinum Credit Card

Waiver of Annual, Issuance and Replacement fee

Waiver of Supplementary Card Issuance and Replacement Fee

Waiver of Upgrade fee from Platinum to Premier Platinum Credit Card

Shapes Visits: PKR 2,200+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms and Conditions apply.

### AMEX Gold Credit Card

Waiver of 1st year's annual fee

### PayPak Debit Card

Waiver of Issuance, Annual and Replacement fee

### Auto Loan

Up to 50 basis points discount on markup/insurance rate for cases processed on variable rates

Up to 100 basis points discount on markup/insurance rate for cases processed on fixed rates

Processing fee waiver of up to 50%.

### Mortgages

Up to 50% waiver on Regular Processing Fee

### SME

Waiver on Regular Processing Fee

50 basis points waiver on Quick Finance

### Note:

1. These charges are subject to change on half yearly basis.

2. Apart from those mentioned, all bank service charges will be applicable as per Bank Alfalah's prevailing SOC.

3. In addition to the above, all applicable Government levies will also be recovered.

4. Eligibility criteria, deposit slabs and list of charge waivers are applicable in PKR or equivalent in foreign currency.

5. Premier customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded.

6. Upon downgrade, all Premier benefits and privileges will be discontinued and Premier Card(s) will be downgraded.

\* Eligible Assets Under Management (AUM) - Bancassurance, Mutual Funds, Current Account, Savings Account & Term Deposits

\*\*Subject to availability of lockers in the branch. Having a linked PKR account is a mandatory requirement to avail locker facility.

\*\*\*By Invitation only. Customers not meeting the minimum eligibility AUM criteria for Premier Visa Infinite cards shall be charged an annual fee of USD 500 or equivalent in PKR.

- Terms and conditions apply.

# Bank Alfalah Infinite

As a Bank Alfalah Infinite customer you can avail several services free of charge or at a discounted rate.

## Eligibility

To qualify as a Bank Alfalah Infinite customer, you must maintain a quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Assets Under Management (AUM)*	150 Million AUM

## Banking Services

Bank Alfalah Infinite customers will be able to avail the following list of waivers:

Issuance of Bankers Cheque  
Cancellation of Bankers Cheque  
Duplicate Statement Request  
Certificate Issuance (Account Maintenance)  
Stop Payment of Cheque  
Issuance of Cheque Book  
ADC Service Charges (Internet Banking/Mobile App)  
SMS Alerts - OTC transactions  
Intercity Clearing  
Intercity Online Transaction Balance  
Confirmation Certificate  
Inter Bank Fund Transfer (IBFT)  
Collection of Cheques (Local Currency)  
Outward TT  
FCY Demand Draft Duplicate  
Bankers Cheque  
Late Fee Locker Rental/Locker Rental\*\*  
Same Day Clearing  
Outward Cheque Returns  
Debit card replacement - Upon client request  
Return of cheque and draft

## Consumer Finance:

### Visa Infinite Privilege Credit Card\*\*\*

No Annual and Issuance fee  
No Supplementary Card Issuance Fee  
No card upgrade fee

### Visa Infinite Privilege Debit Card\*\*\*

No Annual, Issuance and Replacement fee  
No card upgrade fee

### Visa Infinite Credit Card\*\*\*

No Annual and Issuance fee  
No Supplementary Card Issuance Fee  
No card upgrade fee

### Visa Infinite Debit Card\*\*\*

No Annual, Issuance and Replacement fee  
No card upgrade fee

### PayPak Debit Card\*\*\*

Waiver of Issuance, Annual and Replacement fee

### Auto Loan\*\*\*\*

An exclusive markup discount of up to 150 basis points on prevailing standard variable markup rates.

### Home Loan\*\*\*\*

An exclusive markup discount of up to 150 basis points on prevailing standard variable markup rates.

## Note:

- 1 These charges are subject to change on half yearly basis.
- 2 Apart from those mentioned, all bank service charges will be applicable as per Bank Alfalah's prevailing SOC.
- 3 In addition to the above, all applicable Government levies will also be recovered.
- 4 Eligibility criteria and list of charge waivers are applicable in PKR or equivalent in foreign currency.
- 5 Bank Alfalah Infinite customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded.

\* Eligible Assets Under Management (AUM) - Mutual Funds, Fixed Income Instruments, Current Account, Savings Account & Term Deposits

\*\*Subject to availability of lockers in the branch

\*\*\* Terms and conditions apply

\*\*\*\* Subject to individual circumstances additional waivers may be available on a case-by-case basis

# 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. 3,800/-
	Visa Signature Debit Card Issuance	Not applicable	Rs. 18,000/-
	Visa Signature Debit Card Annual Fee	Not applicable	Rs. 18,000/-
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 30 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. 35/-
13	Cash Withdrawal through Card (International)	Not applicable	Rs. 400/- or 4% 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. 4/-
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.4 (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. 3,800/- will be levied
	Internet Banking	Free
	ADC 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/](https://www.bankalfalah.com/schedule-of-charges/)).