

**Addendum to Islamic Banking Schedule of Charges
(Debit Cards – General Banking) July – December, 2025
Effective July 31st, 2025**

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC - (Jul-Dec 2025) Proposed Changes		Reason/ Justification for change	Page No.
			Particular	Charges		
I. Debit Card						
1. Classic, Gold and PayPak Debit Card						
b.	FCY Debit Card Issuance/Annual Charges	USD 15	b. FCY Debit Card Issuance/Annual Charges (ESFCA)		Changes in Narration	29
d.	FCY Debit Card Replacement Charges	USD 5	d. FCY Debit Card Replacement Charges (ESFCA)		Changes in Narration	29
2. Signature/Power Pack Signature Debit Card						
vii)	Premier Airport lounge Access Charges	Rs. 1,000/- for cardholder + Rs. 1,000/ Each Accompanying guest	vii) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)		Changes in Narration	30
3. Islamic Power Pack Women Debit Card						
v)	Premier Airport lounge Access Charges	Rs. 1,000/- for cardholder + Rs. 1,000/ Each Accompanying guest	v) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)		Changes in Narration	30
4. Foreign Currency Account Debit Card - USD (FCY ATM)			4. Foreign Currency Account Debit Card - USD (FCY ATM) *Only allowed in Pakistan		Changes in Narration	31
i)	Basic Card Issuance/Annual Fee	USD 15		USD 30	Revision in Charges	31
5. Foreign Currency Account Debit Card - GBP (FCY ATM)			5. Foreign Currency Account Debit Card - GBP (FCY ATM) *Only allowed in Pakistan		Changes in Narration	31
i)	Basic Card Issuance/Annual Fee	GBP 15		GBP 30	Revision in Charges	31