

**Addendum to Islamic Banking Schedule of Charges  
(Debit Cards – General Banking) July – December, 2025  
Effective August 18<sup>th</sup>, 2025**

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
<b>General Banking</b>					
<b>K. ATM</b>					
Cash Withdrawal					
2)	From Non-Bank Alfalah ATM without receipt	PKR 23.44/- per transaction	PKR 35/- per transaction	Revision in Charges	31
4)	Paper Receipt Printing Fee from On-Us & Off-Us ATMs	On-Us ATMs PKR 5/- Off-Us ATMs PKR 3.13/-	On-Us ATMs PKR 5/- Off-Us ATMs PKR 4.67/-	Revision in Charges	31
<b>L. Balance Inquiry</b>					
2)	From Non-Bank Alfalah ATM without receipt	PKR 3.13/-	PKR 4.67/-	Revision in Charges	31
4)	Paper Receipt Printing Fee from On-Us & Off-Us ATMs	On-Us ATMs PKR 5/- Off-Us ATMs PKR 3.13/-	On-Us ATMs PKR 5/- Off-Us ATMs PKR 4.67/-	Revision in Charges	31
<b>D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic</b>					
<b>1) Bank Alfalah PayPak Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-	Free on BAFL ATM. Other Local ATMs Rs. 35/-	Revision in Charges	37
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	37
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	37
<b>2) Bank Alfalah UnionPay Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	b) Other Local ATMs Rs. 23.44/-	b) Other Local ATMs Rs. 35/-	Revision in Charges	37
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	38
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	38

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
<b>E. Alfa Remittance Islamic</b>					
<b>1) Bank Alfalah PayPak Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-	Free on BAFL ATM. Other Local ATMs Rs. 35/-	Revision in Charges	38
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	38
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	38
<b>2) Bank Alfalah UnionPay Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	b) Other Local ATMs Rs. 23.44/-	b) Other Local ATMs Rs. 35/-	Revision in Charges	39
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	39
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	39
<b>F. Alfa Remunerative Current Payroll Account - Islamic</b>					
<b>1) Bank Alfalah PayPak Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-	Free on BAFL ATM. Other Local ATMs Rs. 35/-	Revision in Charges	39
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	39
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	39
<b>2) Bank Alfalah UnionPay Islamic Debit Card</b>					
e	Cash Withdrawal through Card (within Pakistan) without paper receipt	b) Other Local ATMs Rs. 23.44/-	b) Other Local ATMs Rs. 35/-	Revision in Charges	40
f	Balance Enquiry Charges (within Pakistan) with paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 6.26/- (including receipt charges)	Free on BAFL ATM. Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	40

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
g	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	40
<b>Islamic Roshan Digital Account - PKR</b>					
12)	Cash Withdrawal through Card (within Pakistan)	Free on BAFL ATM. Other local ATMs Rs. 23.44/-	Free on BAFL ATM. Other local ATMs Rs. 35/-	Revision in Charges	42
15)	ATM Balance Enquiry Charges	Free on BAFL ATM. Other local ATMs Rs. 3.13/-	Free on BAFL ATM. Other local ATMs Rs. 4.67/-	Revision in Charges	42
17)	Paper Receipt Printing Fee within Pakistan	On-Us ATMs PKR 5/- Off-Us ATMs PKR 3.13/-	On-Us ATMs PKR 5/- Off-Us ATMs PKR 4.67/-	Revision in Charges	42
<b>A - Alternate Delivery/Digital Channel</b>					
o	Receipt on ATM Cash Withdrawal and Balance Enquiry	PKR 5/- Per transaction on BAFL ATM PKR 3.13/- Per transaction on Other Bank ATMs	PKR 5/- Per transaction on BAFL ATM PKR 4.67/- Per transaction on Other Bank ATMs	Revision in Charges	36