Reload Fee Rs. 100 /-Rs. 100/- (Per session) ii) Internet Charges ii) Cheque Book Issuance Charges Rs. 300/-) Foreign transactions Up to 5% over prevailing market rate under arrangement with Visa and fee will also be charged as per Visa / MasterCard rules US\$ 500/-Arbitration Charges (July-Dec 2013) . Payroll/Merchant Card Card Issuance Fee Card replacement fee Local Rs. 350/- and International Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM NIL b) From 1- Link member bank ATM Rs. 15/- per transaction

5,000/- through Call) Autopay service fee Rs. 50/- per utility bill (Above Rs. 5,000 through Call)) Utility bill payment Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (Below 5,000 Rs. 50/- per utility bill (Above 5,000 through Call) xii) Internet Charges Rs. 100/- (Per session) xiii) Cheque Book Issuance Charges Rs. 300/or as per SBP directive. Third current transactions will be first converted Up to 5% over prevailing market rate into US Dollars as per rate quoted or as per SBP directive. Third currency transactions will be first converted MasterCard, Cross border transaction into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transactio fee will also be charged as per Visa / MasterCard rules Arbitration Charges US\$ 500/-5. Debit Card (July-Dec 2013) a) Supplementary card Issuance / Rs. 500/b) Supplementary Royal Platinum Rs. 1000/-Debit Cards Issuance / Renewal Fee) Supplementary Alfalah Karobar Rs. 750/-Finance Debit Cards Issuance /

a) Basic Card replacement fee Rs. 500/-

e) From Bank Alfalah's POS Machine NIL

replacement fee

Cards replacement fee

Voucher retrieval fee

c) Alfalah Karobar Finance Debit

b) Royal Platinum Debit Cards Rs. 1000/-

d) From Visa member bank ATM Rs. 300 or 3% of cash withdrawal

f) From Non-Bank Alfalah's POS Rs. 300 or 3% of cash withdrawal

Machine amount, whichever is higher

CONSUMER BANKING

A. VISA / MASTERCARD

v)	Balance Enquiry	
	a) From Bank Alfalah's ATM b) From 1- Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL NIL Rs. 5/- per enquiry Rs. 25/- per enquiry
vi)	Third Party Transfers Fee	
	a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer	Rs. 50/- per transaction Rs. 50/- per transaction
vii)	SMS Alert Fee	Rs. 50/- per month
viii)	Virtual Card Issuance Fee	Rs. 100/-
ix)	Utility bill payment	Rs. 25/- per utility bill (throug Rs. 30/- per utility bill (Below ! through Call) Rs. 50/- per utility bill (Above

Local Rs. 350 and international Rs. 800

amount, whichever is higher

d) From Visa member bank ATM Rs. 300/- or 3% of cash withdrawal

Balance Enquiry

b) From 1- Link member bank ATM NIL c) From MNET ATM Rs. 5/- per enquiry

iii) Merchant Cash Advance Incentive / Rs. 25/-per transaction call and pay fee

c) From MNET ATM Rs. 15/- per transaction amount, whichever is higher

a) From Bank Alfalah's ATM NIL

Rs. 50/- per month

Cheque return charges / rejected Rs. 800/-

Mobile PIN issuance Charges Rs. 10/- per PIN

) Cash withdrawal a) From Bank Alfalah's ATM NIL b) From 1- Link member bank ATM Rs. 15/- per transaction c) From MNET ATM Rs. 15/- per transaction

Rs. 30/- per utility bill (Below Rs.

e) From Non-Bank Alfalah's POS Rs. 300/- or 3% of cash withdrawa

Acquiring bank charges 1% of cash advance amount

Machine amount, whichever is higher

d) From Visa member bank ATM Rs. 25/- per enquiry

1. Alfalah Car Financing / Consumer (July-Dec 2013) Processing & documentation Rs. 4,500/-

- through Call) Priority Pass Fee:

kiii) Arbitration Charges

- US\$ 31.80 per visit b) Airport lounge Visit Fee Rs. 300/- per Classic / AKK Debit Card Rs. 500/- per Gold / AKF Debit Card
 - Rs. 1,000/- per Royal Platinum Debit Card Per Year (ii) 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 guoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per
 - Visa / MasterCard rules US\$ 500/-

(if zinstalled by the Bank) iv) Waivers on Structured Corporate Mark-up waiver of up to 1% below Deals only for Companies in

Category "A"

(if applicable)

vi) Income Evaluator Charges

standard markup rates and up to 7. waiver on processing charges Actual incurred by the Bank upto a

maximum of Rs. 3,000/-

Registration Service Charges Up to the maximum of Rs. 3,000/= Premature Termination Charges

CONSUMER BANKING

Evaluation charges of pre owned and Upto the maximum of Rs. 2,000/=

imported vehicles (Cost at actual)

B. ALFALAH CAR FINANCING / CONSUMER CAR

LEASE FINANCE

charges per application

12 or less installments remaining 2 % of the principal outstanding 13 to 24 installments remaining 3 % of the principal outstanding • 25 to 36 installments remaining 4 % of the principal outstanding • 37 to 60 installments remaining 5 % of the principal outstanding

- Cheque return or rejected auto pay Rs. 500/r) Penalty on late payment Rs. 100/- per day or maximum of Rs. 1,000/- per month per instalment
- Penalty on late insurance premium Rs. 300/- per month Vehicle repossession charges Actual incurred by the bank up to maximum of Rs. 100,000/-
- Survey charges for repossessed Actual incurred by the Bank upto a maximum of Rs. 2,500/-Warehouse charges for repossessed Rs. 1,000 per month
- Comprehensive insurance charges Cost at actual Tracker installation and monitoring Cost at actual
- charges (if installed by the customer)

Tracker Management Charges Up to the maximum of 2% per

annum of the value of the vehicle

Penalty on BTF

be allowed during 1st year of disbursement without levy of

) Adjustment of plot purchase Loan Upto 6% of the plot purchase facility

(Without Construction) amount

CONSUMER BANKING

C. ALFALAH HOME FINANCE

Processing Fee

Rs. 50.00 Million

Documentation Charges

Late Payment Charges for

c) Above Rs. 10 Million to

1. Alfalah Home Finance (July-Dec 2013) a) Upto Rs. 5.0 Million Rs. 10,000/-

- b) Above Rs. 5.0 Million to Rs. 15,000/d) Above Rs. 25 Million to Rs. 30,000/-
 - At Actuals, including stamp duty, charges for legal documentation, of site inspection during construction,
- Financed / Disbursed Loan amount Rs. 500/- per late payment per month b) Above Rs. 1.0 Million to Rs. 1,000/- per late payment per month
- c) Above Rs. 5.0 Million to Rs. 1,500/- per late payment per month d) Above Rs. 10 Million to Rs. 2,000/- per late payment per month Rs. 3,000/- per late payment per month e) Above Rs. 25 Million to
 - Up to 6% of outstanding amount (if loan transferred to another lender) 6% if paid within one year (through own resources), 5% during the nex
 - maturity of facility.

adjusted. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted. In all the cases, maximum penalty amount would be 5% of amount

lawyer's fee and charge registration fee, as advised by the relevant agencies / persons

a) Upto Rs. 1.0 Million

Early Settlement Penalty

Balloon / Partial payments Maximum two allowed in a year with Balloon / Partial payments a minimum of 10% & maximum of aggregating over & above 20% a ye 20% of the outstanding balance. are allowed subject to payment of

However no baloon payment shall upto 5% penalty on amount

CONSUMER BANKING

i) In case the delay occurs on part of At Actual the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: valuation report , Income estimation

- Fee for Revalidation of Mortgages Rs. 2,500/-Promising Letter, if the same is not converted in to a CLP / Formal Loan Approval, within two months of its issuance All related charges like Cheque Return Fee etc, as applicable in
- general banking are payable
- These charges are subject to change on half yearly basis. However terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged / unaffected. You may collect the
- four years and afterwards 3% till

C. ALFALAH HOME FINANCE

- "All Govt. levies on all above charges or otherwise will be payable by the applicant / borrower"

FROM 1ST JULY 2013 TO 31ST DECEMBER 2013

Income Estimation wherever Up to Rs. 10,000/- as per the size o applicable / required the facility ALFALAH HOME FINANCE

latest copy of Schedule of Charges from any of the nearest BAL branch. VISA/MASTERCARD

Bank Alfalah Limited,

Head Office, B.A. Building, Karachi

Ph: 111-777-786, Fax: 021-32411136

bankalfalah.com 111-225-111

- ALFALAH CAR FINANCE ALFALAH ROYAL FINANCE CONSUMER DURABLES FINANCE

BANK ALFALAH

- Credit on Phone to SBS Factors & APR details: Installment Plan Factor APR 3 months 0.34708 24.58% 6 months 0.18042 27.76% 9 months 0.12486 28.79% 12 months 0.09708 29.18% 18 months 0.06931 29.27%

18 months 0.065456 21.44%

24 months 0.051567 21.37%

30 months 0.043233 21.21%

36 months 0.037678 21.01%

1.375% per month (16.50% P.A. flat

rate) on Credit on Phone to SBS Transactions (APR 24.58% to

24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs. 1,000 or 10% of minimum amoun whichever is higher Up to 5% of Transaction amount i) Merchant Discount Charges

Rs. 500/- per card

A. VISA / MASTERCARD a) Cash advance fee / Call & Pay fee Rs. 750/- or 3% of cash advance 3.33% per month (40% APR) on Cas amount whichever is higher Acquiring bank charges 1% of cash advance amount Counter fee of other cards 1% of cash advance amount or

3.33% per month (40% APR) on Retail 2% per month (24% APR) on BTF Cheque / Cash pickup fee .75% per month (21% P.A. flat rate on SBS Transactions (APR 31.23% i) Over limit fee

CONSUMER BANKING

(July-Dec 2013)

A. VISA / MASTERCARD

1. Credit Card Operations

Service Fee

y) Visa Minicard Fee

- SBS Factors & APR details: ii) Voucher retrieval fee Installment Plan Factor APR 3 months 0.3508330 31.23 Card replacement fee / Upgrade Fee Rs. 500/except Platinum Card Upgradation
- Cheque return charges / Rejected Rs. 800/-36 months 0.0452780 35.07% Step by Step / Credit on Phone to SBS Rs. 500/- or 2.5% of transaction 0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions BTF to SBS Factors & APR details:
- Installment Plan Factor APR ii) Credit Cover Premium 3 months 0.343233 17.73%) Utility bill payment 6 months 0.176567 20.09% 9 months 0.121011 20.90% 12 months 0.093233 21.25%
 - v) Visa Platinum / Titanium Priority Pass Fee
 - i) SMS Alert Fee kvii) Mobile Banking Fee Foreign transactions

A. VISA / MASTERCARD

xxiii) Platinum Card Issuance Fee Rs. 2,000/xiv) Platinum Supplementary Card Rs. 1,000/-(xv) Platinum Card Upgradation Fee Rs. 1,500/vi) Platinum Supplementary Card Rs. 1,000/-Upgradation Fee

- xxix) Virtual Card Issuance Fee Rs. 100/xxx) BTF Processing Fee xxxi) Direct Debit Enrollment Fee Rs. 200/-
 - Gold (Basic) Rs. 1,000 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,500 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 800
- Rs. 25/- per utility bill (through ATM Rs. 30/- per utility bill (Below 5,000 Service Fee Rs. 50/- per utility bill (Above 5,000
- b) Airport lounge Visit Fee US\$ 31.80 per visit Rs. 50/- per month
- xviii) Merchant Cash Advance Incentive Rs. 25/- per transaction x) Mobile PIN issue Charges Rs. 10/- per PIN transactions will be first converted into US Dollars as per rate quote
- Visa/MasterCard rules xxi) Arbitration Charges US\$ 500/i) Insurance Cancellation Charges Rs. 100/-

- cxvii) Internet Charges Rs. 100/- (Per session) xxviii) Reward Point Booklet Charges Rs. 300/- (Per Book)
- Rs. 500/- or 2.5% of transaction amount whichever is higher Classic (Basic) Rs. 750 xxii) Chip Card issuance Fee Classic (Supplementary) Rs. 500
- processing charges amount whichever is higher Step by Step / Credit on Phone to SBS 5% on balance amount or Rs. 1000 premature settlement charges whichever is higher 0.55% of outstanding amount

Rs. 300/- whichever is higher

Rs. 200/- (available in cities having

2% of the over limit amount or

Local Rs. 350/- and international

Rs. 1,000/- whichever is higher

Bank Alfalah branches)

Rs. 100/- per month Upto 5% over prevailing market rat or as per SBP directive. Third currer

asterCard. Cross border transa-

fee will also be charged as pe

CONSUMER BANKING

- xxxiii) Safe Custody Handling Charges Rs. 500/- on Post dated cheques 2. Awami Visa / MasterCard (July-Dec 2013) 3.33% per month (40% APR) on Cash
 - 3.33% per month (40% APR) on Retail 2.00% per month (24% APR) on BTF Transactions 1.75% per month (21% P.A. flat rate on SBS Transactions (APR 31.23% to

36 months 0.0452780 35.07%

- SBS Factors & APR details: Installment Plan Factor APR 3 months 0.3508330 31.23% 6 months 0.1841670 35.15% 9 months 0.1286110 36.36% 12 months 0.1008330 36.74% 18 months 0.0730560 36.68% 24 months 0.0591670 36.22% 30 months 0.0508330 35.66%
-) Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee Rs. 400/- or 3% of cash advance 1% of cash advance amount c) Counter fee of other cards 1% of cash advance amount or Rs.300/- whichever is higher Rs. 200/- (available in cities having Cheque / Cash pickup fee Bank Alfalah branches) 2% of the over limit amount or

viii) Card replacement fee / Upgrade Fee Rs. 250/-

Cheque return charges / rejected Rs. 400/-

Step by Step / Credit on Phone to Rs. 500/- or 2.5% of transaction

SBS processing charges amount whichever is higher

vi) Over Limit Fee

i) Voucher retrieval fee

A. VISA / MASTERCARD

24 months 0.051567 21.37 30 months 0.043233 21.21 36 months 0.037678 21.01 rii) Documentation Fee 1.375% per month (16.50% P.A. flat rate) on Credit on Phone to SBS riii) Mobile PIN issue Charges Rs. 10/- per PIN Transactions (APR 24.58% to Credit on Phone to SBS Factors & x) Foreign transactions APR details: Installment Plan Factor APR Arbitration Charges 36 months 0.04153 28.30 ri) Insurance Cancellation Charges Rs. 100/-Rs. 500/- or 10% of minimum amour rii) Reward Point Booklet Charges Rs. 300/- (Per Book) whichever is higher xiii) BTF Processing Fee Up to 5% of transaction amount cxiv) Direct Debit Enrollment Fee Rs. 200/-

Rs. 500/- whichever is higher

Local Rs. 350/- and international

0.99% per month (11.88% P.A. flat

rate) on BTF to SBS Transactions

BTF to SBS Factors & APR details:

3 months 0.343233 17.7

12 months 0.093233 21.2 18 months 0.065456 21.4

Installment Plan Factor APR

6 months 0.176567 20.09% 9 months 0.121011 20.90%

(APR 17.73% to 21.44%)

A. VISA / MASTERCARD Step by Step / Credit on Phone to 5% on balance amount or Rs. 1000/-SBS premature settlement charges whichever is higher

CONSUMER BANKING

Local Rs. 500/- and international Rs. 1,000/-Credit Cover Premium 0.55% of outstanding amount vii) Card replacement fee Rs. 2,000/ii) Utility bill payment Rs. 15/- per utility bill riii) Cheque return charges / Rejected Rs. 1,000/-Autopay service fee (iv) SMS Alert Fee Rs. 50/- per month 0.55% of outstanding amount Credit Cover Premium Mobile Banking Fee Rs. 5/- per transaction Rs. 25/- per utility bill (through ATM) Utility bill payment Rs. 30/- per utility bill (Below 5,000 ri) Merchant Cash Advance Incentive Rs. 25/- per transaction

into US Dollars as per rate quoted

MasterCard. Cross border transaction

under arrangement with Visa and

fee will also be charged as per

Rs. 500/- or 2.5% of transaction

2% per month (24% APR) on Cash

Retail Transactions

whichever is higher

Advance 2% per month (24% APR

Rs. 1,000 or 10% of minimum amount

Rs. 750/- or 3% of cash advance

1% of cash advance amount

Bank Alfalah branches)

2% Of the over limit amount or

Rs. 1,000/- whichever is higher

Rs. 200/- (available in cities having

amount whichever is higher

amount whichever is higher

(July-Dec 2013)

Visa/MasterCard rules

US\$ 500/-

v) Safe Custody Handling Charges Rs. 500/- on Post dated cheques

3. Corporate Credit Card

Service fee

ii) Cash Withdrawal Fee

(a) Cash advance fee

v) Cheque / Cash pickup fee

v) Over limit fee

(b) Acquiring bank charges

i) Late Fee

Rs. 50/- per utility bill (Above 5,000 through Call) Priority Pass Fee: 5% over prevailing market rate or US\$ 10.00 a) Annual Fee per SBP directive. Third currency transactions will be first converted b) Airport lounge Visit Fee US\$ 31.80 per visit

xvii) Arbitration Charges

riii) Internet Charges

xxii) Card Renewal Fee

Virtual Card Issuance Fee

(v) Mobile PIN issue Charges Rs. 10/- per PIN

x) Reward Point Booklet Charges Rs. 300/- (per Book)

A. VISA / MASTERCARD

vi) Voucher retrieval fee

CONSUMER BANKING

- i) SMS Alert Fee Card replacement fee: ii) Mobile Banking Fee Rs. 100/- per month) Voucher retrieval fee Local Rs. 350/- and International riv) Merchant Cash Advance Incentive Rs. 25/- per transaction
 - b) From 1- Link member bank ATM Rs. 15/- per transaction c) From MNET ATM Rs. 15/- per transaction
 - fee will also be charged as per a) From Bank Álfalah's ATM
 - 1 to 5 cards 2,500/-per card 6 to 10 cards - 1,500/-per card 11 to 15 cards - 1.000/per card
 - (No annual fee to be charged in the year, where Card Issuance Fee or Card Renewal Fee has been charged) Autopay service fee 1 to 5 cards - 2,500/- per card

11 to 15 cards - 1,000/- per card 16 and above cards - 750/- per card

CONSUMER BANKING

6 to 10 cards - 1,500/- per card

1 to 5 cards - 2,500/- per card

6 to 10 cards - 1,500/- per card

11 to 15 cards - 1,000/- per card

16 and above cards - 750/- per card

xxiii) Card Issuance Fee

A. VISA / MASTERCARD

- xiv) Direct Debit Enrollment Fee Rs. 200/-Chip Card Issuance Fee Rs. 750/- for Principal Member, Rs. 500/- for Supplementary Card xvi) Safe Custody Handling Charges Rs. 500/- on Post dated cheques 4. Prepaid Card (July-Dec 2013)
- a GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD Card Issuance Fee Rs. 100/-
- Cash Withdrawal a) From Bank Alfalah's ATM NIL
- d) From Visa member bank ATM Rs. 300/- or 3% of cash withdrawal amount, whichever is higher e) From Non-Bank Alfalah's POS Rs. 300/- or 3% of cash withdrawal
- c) From MNET ATM
 d) From Visa member bank ATM
 Rs. 5/- per enquiry
 Rs. 25/- per enquiry
- 16 and above cards 750/-per card

Up to 5% over prevailing market rate

or as per SBP directive. Third currenc

transactions will be first converted

into US Dollars as per rate guoted

under arrangement with Visa and

MasterCard. Cross border transaction

Visa/Master Card rules

Rs. 100/- (per session)

US\$ 500/-

c) From MNET ATM

SMS Alert Fee

Cheque return charges / rejected Rs. 800/-

Utility bill payment Rs. 25/- per utility bill (through ATM)

Merchant Cash Advance Incentive / Rs. 25/-per transaction Call and Pay fee Acquiring bank charges 1% of cash advance amount

Machine amount, whichever is higher b) From 1- Link member bank ATM NIL

Mobile PIN issuance Charges Rs. 10/- per PIN Rs. 50/- per month