CONSUMER BANKING

A. VISA / MASTERCARD

		Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)
xii)	Reload Fee	Rs. 100 /-
xii)	Internet Charges	Rs. 100/- (Per session)
xiii)	Cheque Book Issuance Charges	Rs. 300/-
xiv)	Foreign transactions	Up to 5% over prevailing market ra or as per SBP directive. Third current transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transactif fee will also be charged as per Visa / MasterCard rules
xv)	Arbitration Charges	US\$ 500/-
4b	Payroll/Merchant Card	(January-June 2013)
i)	Card Issuance Fee	NIL
ii)	Card replacement fee	Rs. 200/-
iii)	Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
iv)	Cash Withdrawal	
	a) From Bank Alfalah's ATMb) From 1- Link member bank ATMc) From MNET ATM	NIL Rs. 15/- per transaction Rs. 15/- per transaction
	d) From Visa member bank ATM	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
	e) From Non-Bank Alfalah's POS Machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher
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)	Mobile PIN issuance Charges	Rs. 10/- per PIN
vii)	SMS Alert Fee	Rs. 50/- per month
viii)	Merchant Cash Advance Incentive / call and pay fee	Rs. 25/-per transaction
ix)	Acquiring bank charges	1% of cash advance amount

CONSUMER BANKING

A. VISA / MASTERCARD

Cheque return charges / rejected Autopay service fee	Rs. 800/-
Utility bill payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)
Internet Charges	Rs. 100/- (Per session)
Cheque Book Issuance Charges	Rs. 300/-
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
Arbitration Charges	US\$ 500/-
5. Debit Card	(January-June 2013)
Card Issuance fee	
 a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee c) Supplementary Alfalah Karobar Finance Debit Cards Issuance / Renewal Fee 	Rs. 500/- Rs. 1000/- Rs. 750/-
 a) Basic Card replacement fee b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee 	Rs. 500/- Rs. 1000/- Rs. 750/-
Voucher retrieval fee	Local Rs. 350 and international Rs. 800
Cash withdrawal	
a) From Bank Alfalah's ATM b) From 1- Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300 or 3% of cash withdrawal amount, whichever is higher
 e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine 	NIL Rs. 300 or 3% of cash withdrawal amount, whichever is higher
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CONSUMER BANKING

A. VISA / MASTERCARD

)	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
i)	Third Party Transfers Fee	
	a) Inter Bank Funds Transfer b) Inter Branch Funds Transfer	Rs. 50/- per transaction Rs. 50/- per transaction
ii)	SMS Alert Fee	Rs. 50/- per month
iii)	Virtual Card Issuance Fee	Rs. 100/-
<)	Utility bill payment	Rs. 25/- per utility bill (through AT/ Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)
)	Priority Pass Fee:	
	a) Annual Fee b) Airport lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit
i)	Annual Fee	Rs. 300/- per Classic / AKK Debit Ca Per Year Rs. 500/- per Gold / AKF Debit Carc Per Year Rs. 1,000/- per Royal Platinum Deb Card Per Year
ii)	Foreign transactions	Up to 5% over prevailing market ra or as per SBP directive. Third current transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transactif fee will also be charged as per Visa / MasterCard rules
iii)	Arbitration Charges	US\$ 500/-
	B. ALFALAH CAR FINANCIN LEASE FINANCE	NG / CONSUMER CAR

) Processing & documentation Rs. 4,500/charges per application i) Evaluation charges of pre owned and Upto the maximum of Rs. 2,000/= imported vehicles (Cost at actual) iii) Registration Service Charges Up to the maximum of Rs. 3,000/=

B. ALFALAH CAR FINANCING / CONSUMER CAR LEASE FINANCE

			i)	Processing Fee	
iv)	Premature Termination Charges			a) Upto Rs. 1.0 Million	Rs. 5,000/-
	• 12 or less installments remaining	2 % of the principal outstanding		b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs. 10,000/-
	13 to 24 installments remaining	3 % of the principal outstanding		c) Above Rs. 5.0 Million to	Rs. 15,000/-
	25 to 36 installments remaining	4 % of the principal outstanding		Rs. 10 Million	
	• 37 to 60 installments remaining	5 % of the principal outstanding		d) Above Rs. 10 Million to Rs. 25 Million	Rs. 20,000/-
V)	Cheque return or rejected auto pay charges	Rs. 500/-		e) Above Rs. 25 Million to Rs. 50.00 Million	Rs. 30,000/-
vi)	Penalty on late payment	Rs. 100/- per day or maximum of Rs. 1,000/- per month per instalment	ii)	Documentation Charges	At Actuals, including stamp duty, charges for legal documentation, site inspection during constructio
vii)	Penalty on late insurance premium	Rs. 300/- per month			lawyer's fee and charge registratic fee, as advised by the relevant agencies / persons
viii)	Vehicle repossession charges	Actual incurred by the bank up to maximum of Rs. 75,000/-			agencies, persons
:	C		iii)	Late Payment Charges for Financed / Disbursed Loan amount	
ix)	Survey charges for repossessed vehicle	Up to the maximum of Rs. 2,000/-			
				a) Upto Rs. 1.0 Million	Rs. 500/- per late payment per mo
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month		b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs. 1,000/- per late payment per mo
	venicie			c) Above Rs. 5.0 Million to	Rs. 1,500/- per late payment per mo
xi)	Comprehensive insurance charges	Cost at actual		Rs. 10 Million d) Above Rs. 10 Million to	Rs. 2,000/- per late payment per mo
	Tradicar installation and monitoring	Cost at actual		Rs. 25 Million	
xii)	Tracker installation and monitoring charges (if installed by the customer)	Cost at actual		e) Above Rs. 25 Million to Rs. 50.00 Million	Rs. 3,000/- per late payment per mo
xiii)	Tracker Management Charges (if installed by the Bank)	Up to the maximum of 2% per annum of the value of the vehicle	iv)	Penalty on BTF	Up to 6% of outstanding amount
	instance by the banky	annum of the value of the vehicle			loan transferred to another lender
xiv)		Mark-up waiver of up to 1% below	V)	Early Settlement Penalty	6% if Paid within one year with ow
	Companies in Category "A"	standard markup rates and up to 75% waiver on processing charges			resources, and 3% after the first ye
		traiter on processing enarges	vi)	Balloon / Partial payments	
xv)	Waiver for existing Auto customers	Up to 1% below standard mark up		Maria and the second state	Balloon / Partial payments
	subject to satisfactory relationship and repayment in Auto finance	rates		Maximum two allowed in a year with a minimum of 10% & maximum of	aggregating over & above 40% a y
				40% of the outstanding balance	are allowed subject to payment of
xvi)	Income Evaluator Charges (if applicable)	Up to the maximum of Rs. 3,000/-			upto a 3% surcharge on adjusted amount
xvii	Special promotion / alliance with auto manufacturers	Mark up waiver of up to 1% below standard mark up rates	vii)	Adjustment of plot purchase Loan (Without Construction)	Up to 6% of outstanding amount
			viii)	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
				report.	

CONSUMER BANKING

CONSUMER BANKING

C. ALFALAH HOME FINANCE

CONSUMER BANKING

C. ALFALAH HOME FINANCE

	Fee for Revalidation of Mortgages 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	Rs. 2,500/-
1	Income Estimation wherever applicable / required	Up to Rs. 10,000/- as per the size of the facility
	Note: 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 latest copy of Schedule of Charges from any of the nearest BAFL branch.	

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

SCHEDULE OF BANK CHARGES

(Excluding FED)

FROM 1ST JANUARY 2013 TO 30TH JUNE 2013

Consumer Banking

 ALFALAH HOME FINANCE ALFALAH CAR FINANCE ALFALAH ROYAL FINANCE CONSUMER DURABLES FINANCE VISA/MASTERCARD

B.A. Building, Bank Alfalah Limited, Head Office, Karachi Ph: 111-777-786, Fax: 021-32411136

bankalfalah.com 111-225-111

BANK ALFALAH

CONSUMER BANKING

A. VISA / MASTERCARD

1. Credit Card Operations	(January-June 2013)			
Service Fee	3.33% per month (40% APR) on Cash Advance 3.33% per month (40% APR) on Retail Transactions 2% per month (24% APR) on BTF Transactions 1.75% per month (21% P.A. flat rate) on SBS Transactions (APR 31.50% to 40.86%)			
	SBS Factors & APR details:			
	Installment Plan Factor APR			
	3 months 0.3508330 31.50%			
	6 months 0.1841670 36.00%			
	9 months 0.1286110 37.80%			
	12 months 0.1008330 38.77%			
	18 months 0.0730560 39.79%			
	24 months 0.0591670 40.32% 30 months 0.0508330 40.65%			
	36 months 0.0452780 40.86%			
	0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions			
	(APR 17.82% to 23.12%) BTF to SBS Factors & APR details:			
	Installment Plan Factor APR			
	3 months 0.343233 17.82%			
	6 months 0.176567 20.37%			
	9 months 0.121011 21.38%			
	12 months 0.093233 21.93%			
	18 months 0.065456 22.51%			
	24 months 0.051567 22.81%			
	30 months 0.043233 22.99%			
	36 months 0.037678 23.12%			
	24% APR on Credit on Phone to SBS Transactions			
	Credit on Phone to SBS Factors & APR details:			
	Installment Plan Factor APR			
	3 months 0.34675 24.00%			
	6 months 0.17853 24.00%			
	9 months 0.12252 24.00%			
	12 months 0.09456 24.00%			
	18 months 0.06670 24.00%			
	24 months 0.05287 24.00%			
	30 months 0.04465 24.00%			
	36 months 0.03923 24.00%			
Late Fee	Rs. 1,000 or 10% of minimum amount whichever is higher			
Merchant Discount Charges	Up to 5% of Transaction amount			
Visa Minicard Fee	Rs. 500/- per card			

CONSUMER BANKING

A. VISA / MASTERCARD

Cash Withdrawal Fee: a) Cash advance fee / Call & Pay fee	Rs. 750/- or 3% of cash advance amount whichever is higher	
b) Acquiring bank chargesc) Counter fee of other cards	1% of cash advance amount 1% of cash advance amount or Rs. 300 whichever is higher	
Cheque / Cash pickup fee	Rs. 200/- (available in cities having Bank Alfalah branches)	
Over limit fee	2% of the over limit amount or Rs. 1,000/- whichever is higher	
Voucher retrieval fee	Local Rs. 350/- and international Rs. 800/-	
Card replacement fee / Upgrade Fee except Platinum Card Upgradation Fee	Rs. 500/-	
Cheque return charges / Rejected Autopay service fee	Rs. 800/-	
Step by Step / Credit on Phone to SBS processing charges	Rs. 500/- or 2.5% of transaction amount whichever is higher	
Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs. 1000 whichever is higher	
Credit Cover Premium	0.55% of outstanding amount	
Utility bill payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)	
Visa Platinum / Titanium Priority Pass Fee		
a) Annual Fee b) Airport lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit	
SMS Alert Fee	Rs. 50/- per month	
Mobile Banking Fee	Rs. 100/- per month	
Merchant Cash Advance Incentive	Rs. 25/- per transaction	
Mobile PIN issue Charges	Rs. 10/- per PIN	
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 Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules	
Arbitration Charges	US\$ 500/-	
Insurance Cancellation Charges	Rs. 100/-	

CONSUMER BANKING

A. VISA / MASTERCARD

A. VISA / MASTERCARD		
Platinum Card Issuance Fee	Rs. 2,000/-	
Platinum Supplementary Card Issuance Fee	Rs. 1,000/-	
Platinum Card Upgradation Fee	Rs. 1,500/-	
Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	
Internet Charges	Rs. 100/- (Per session)	
Reward Point Booklet Charges	Rs. 300/- (Per Book)	
Virtual Card Issuance Fee	Rs. 100/-	
BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount whichever is higher	
Direct Debit Enrollment Fee	Rs. 200/-	
Chip Maintenance Fee (Per Year)	Classic (Basic) Rs. 75 Classic (Supplementary) Rs. 50 Gold (Basic) Rs. 1/ Gold (Supplementary) Rs. 75 Platinum (Basic) Rs. 1, Platinum (Supplementary) Rs. 1, Titanium (Basic) Rs. 1, Titanium (Supplementary) Rs. 1,	00 000 50 500 250
2. Awami Visa / MasterCard	(January-June 2013)	
Service Fee	3.33% per month (40% APR) on Advance 3.33% per month (40% APR) on Transactions 2.00% per month (24% APR) on Transactions 1.75% per month (21% P.A. flat on SBS Transactions (APR 31.50 40.86%) SBS Factors & APR details:	Re BT
	Installment Plan Factor A	PR
	6 months 0.1841670 36 9 months 0.1286110 37 12 months 0.1008330 38 18 months 0.0730560 39 24 months 0.0591670 40 30 months 0.0508330 40	.50 .00 .80 .77 0.79 0.32 0.65 0.86

CONSUMER BANKING

A. VISA / MASTERCARD

ii)	Late Fee
iii)	Merchant Discount Fee
iv)	Cash Withdrawal Fee
	a) Cash advance fee / Call & Pay f
	b) Acquiring bank chargesc) Counter fee of other cards
V)	Cheque / Cash pickup fee
vi)	Over Limit Fee
vii)	Voucher retrieval fee
viii)	Card replacement fee / Upgrade l
ix)	Cheque return charges / rejected Autopay service fee
x)	Step by Step / Credit on Phone to SBS processing charges

0.99% per month (11.88% P.A. flat rate) on BTF to SBS Transactions (APR 17.82% to 23.12%) BTF to SBS Factors & APR details: Installment Plan Factor APR 3 months 0.343233 17.82% 6 months 0.176567 20.37% 9 months 0.121011 21.38% 12 months 0.093233 21.93% 18 months 0.065456 22.51% 24 months 0.051567 22.81% 30 months 0.043233 22.99% 36 months 0.037678 23.12% 24 % APR on Credit on Phone to SBS Transactions Credit on Phone to SBS Factors & APR details:

Installment Plan	Factor	APR
3 months 6 months 9 months 12 months 18 months 24 months 30 months	0.34675 0.17853 0.12252 0.09456 0.06670 0.05287 0.04465 0.03923	24.00% 24.00% 24.00% 24.00% 24.00% 24.00% 24.00%
Somonuns	0.03925	24.00%

Rs. 500/- or 10% of minimum amount whichever is higher

Up to 5% of transaction amount

Rs. 400/- or 3% of cash advance amount whichever is higher % of cash advance amount of cash advance amount or Rs.300/- whichever is higher

Rs. 200/- (available in cities having Bank Alfalah branches)

2% of the over limit amount or Rs. 500/- whichever is higher

Local Rs. 350/- and international Rs. 800/-

ee Rs. 250/-Rs. 400/-

> Rs. 500 or 2.5% of transaction amount whichever is higher

CONSUMER BANKING

A. VISA / MASTERCARD

xi)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs. 1000 whichever is higher
xii)	Credit Cover Premium	0.55% of outstanding amount
xiii)	Utility bill payment	Rs. 15/- per utility bill
xiv)	SMS Alert Fee	Rs. 50/- per month
xv)	Mobile Banking Fee	Rs. 5/- per transaction
xvi)	Merchant Cash Advance Incentive	Rs. 25/- per transaction
xvii)	Documentation Fee	Rs. 500/-
xviii)	Mobile PIN issue Charges	Rs. 10/- per PIN
xix)	Foreign transactions	5% over prevailing market rate or a 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 transacti fee will also be charged as per Visa/MasterCard rules
xx)	Arbitration Charges	US\$ 500/-
xxi)	Insurance Cancellation Charges	Rs. 100/-
xxii)	Reward Point Booklet Charges	Rs. 300/- (Per Book)
xxiii)	BTF Processing Fee	Rs. 500/- or 2.5% of transaction amount whichever is higher
xxiv)	Direct Debit Enrollment Fee	Rs. 200/-
	3. Corporate Credit Card	(January-June 2013)
i)	Service fee	2% per month (24% APR) on Cash Advance 2% per month (24% APR) Retail Transactions
ii)	Late Fee	Rs. 1,000 or 10% of minimum amo whichever is higher
iii)	Cash Withdrawal Fee	
	(a) Cash advance fee	Rs. 750/- or 3% of cash advance amount whichever is higher
	(b) Acquiring bank charges	1% of cash advance amount
iv)	Cheque / Cash pickup fee	Rs. 200/- (available in cities having Bank Alfalah branches)
V)	Over limit fee	2% Of the over limit amount or Rs. 1,000/- whichever is higher

CONSUMER BANKING

A. VISA / MASTERCARD

Voucher retrieval fee	Local Rs. 500/- and international Rs. 1,000/-
Card replacement fee	Rs. 2,000/-
Cheque return charges / Rejected Autopay service fee	Rs. 1,000/-
Credit Cover Premium	0.55% of outstanding amount
Utility bill payment	Rs. 25/- per utility bill (through ATM) Rs. 30/- per utility bill (Below 5,000 through Call) Rs. 50/- per utility bill (Above 5,000 through Call)
Priority Pass Fee:	
a) Annual Fee b) Airport lounge Visit Fee	US\$ 10.00 US\$ 31.80 per visit
SMS Alert Fee	Rs. 50/- per month
Mobile Banking Fee	Rs. 100/- per month
Merchant Cash Advance Incentive	Rs. 25/- per transaction
Mobile PIN issue Charges	Rs. 10/- per PIN
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/Master Card rules
Arbitration Charges	US\$ 500/-
Internet Charges	Rs. 100/- (per session)
Reward Point Booklet Charges	Rs. 300/- (per Book)
Virtual Card Issuance Fee	Rs. 100/-
Annual Fee	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 (No annual fee to be charged in the year, where Card Issuance Fee or Card Renewal Fee has been charged)

CONSUMER BANKING

A. VISA / MASTERCARD

xxii)	Card Renewal Fee	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	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
xxiv)	Direct Debit Enrollment Fee	Rs. 200/-
xxv)	Chip Maintenance Fee (Per Year)	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card
	4. Prepaid Card	(January-June 2013)
4a	GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	
i)	Card Issuance Fee	Rs. 100/-
ii)	Card replacement fee:	Rs. 200/-
iii)	Voucher retrieval fee	Local Rs. 350/- and International Rs. 800/-
iv)	Cash Withdrawal	
	 a) From Bank Alfalah's ATM b) From 1- Link member bank ATM c) From MNET ATM d) From Visa member bank ATM 	NIL Rs. 15/- per transaction Rs. 15/- per transaction Rs. 300 or 3% of cash withdrawal amount, whichever is higher
	e) From Non-Bank Alfalah's POS Machine	Rs. 300 or 3% of cash withdrawal amount, whichever is higher
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)	Mobile PIN issuance Charges	Rs. 10/- per PIN
vii)	SMS Alert Fee	Rs. 50/- per month
viii)	Merchant Cash Advance Incentive / Call and Pay fee	Rs. 25/-per transaction
ix)	Acquiring bank charges	1% of cash advance amount
x)	Cheque return charges / rejected Autopay service fee	Rs. 800/-
