	e of Bank Charges		
nedule (of Charges (Excluding FED)		
	July-Dec-2016		
	CONSUMER BANKING		<u> </u>
Α	VISA / Master / AMEX Card	July-Dec-2016	GL codes
	Credit Card Operations Service Fee	Visa / Master Card	
(1)	Service ree	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	PL55601,PL55602,PL55603
		AMEX Card	
		3.167% Per month (38% APR) on Cash Advance	
		3.167% per month (38% APR) on Retail Transactions	
		SBS Transactions (APR 31.23% to 36.74%) SBS Factors & APR details:	PL55605
		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%	
		36 months 0.0452780 35.07%	
		BTF to SBS Transactions (APR 17.73% to 21.44%)	2.222
		BTF to SBS Factors & APR details:	PL55605
		installment Plan Factor APR	
		3 months 0.343233 17.73%	
		6 months 0.176567 20.09%	
		9 months 0.121011 20.90%	
		12 months 0.093233 21.25% 18 months 0.065456 21.44%	
		24 months 0.051567 21.37%	
		30 months 0.043233 21.21%	
		36 months 0.037678 21.01%	
		Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	PL55605
		Credit on Phone to SBS Factors & APR details:	1 255005
		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%	
		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
		Cheque Book & Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	
		Credit on Cheque Book & Credit on Phone to SBS Factors & APR	PL55605
		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% 24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
	Late Fee:	Rs.1,450 or 10% of minimum amount whichever is higher	PL55536
	Merchant Discount Charges	Upto 5% of Transaction amount	PL52025
	Visa Minicard Fee	Rs.500/- per card	PL55526
	Cash Advance foo / Call & Pay foo:	De 1 000 / or 20/ of each advance amount which average high	
a)	Cash advance fee / Call & Pay fee:	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528
h۱	Acquiring bank charges	1 % of cash advance amount	PL55528
	Counter fee of other cards	1% of cash advance amount or Rs.300 whichever is higher	PL55528
	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
	Over limit fee:	2% Of the over limit amount or Rs.1,200/- whichever is higher	PL55533
	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539
	Card replacement fee / Upgrade Fee except	Rs.500/-	

(x)	Cheque return charges / Rejected Autopay service fee	Rs.800/-	PL55530
(xi)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher	PL55538
(xiii)	Credit Cover Premium	0.65% of outstanding amount	PKR144530050
(xiv)	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)	PL55548
(xv)	Visa Platinum / Titanium / AMEX Priority Pass Fee:		
a)	Annual Fee	US\$ 10.00	PKR152150050
	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
	SMS Alert Fee	Rs.60/- per month	PL55566
	Mobile Banking Fee	Rs.100/- per month	PL65060
_ ' /	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
	Mobile PIN issue Charges	Rs.10/- per PIN	PL65060
	Foreign transactions	Upto 5% over prevailing market rate or as per SBP directive. Third	FL03000
(////	To eight transactions	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	PL55613
(xxi)	Arbitration Charges	US\$ 500/-	PKR144340050
	Insurance Cancellation Charges	Rs. 100/-	PL65060
	Platinum Card Issuance Fee	Rs. 4,000/-	PL55526
		Rs. 2,000/-	PL55526
	Platinum Supplementary Card Issuance Fee	, ,	
	Platinum Card Upgradation Fee	Rs. 1,500/-	PL55526
	Platinum Supplementary Card Upgradation Fee	Rs. 1,000/-	PL55526
	Internet Charges	Rs. 100/- (Per session)	PL65060
. ,	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xxx)	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
(xxxi)	Direct Debit Enrollment Fee	Rs. 200	PL55534
(xxxii)	Chip Card upgrade charges	Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 800	PL52033
(xxxiii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
	Card Conversion Fee (One time charges)	Up to Rs. 2000	PL65060
(xxxv)	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
(xxxvi)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(xxxvii)	C-Shop products for value more than Rs 5,000/-	Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	PL55534
(xxxviii)	Visa Cash Back Credit Card (Annual Fee)	Rs. 4,000	PL55611
	Visa Cash Back Credit Card Supplementary (Annual Fee)	Rs. 2,000	PL55611
(xxxx)	•	Rs. 2,000 (per conversion)	PL55611
(xxxxi)	Annual fee for AMEX Gold Card	Basic Card: Rs 6,000 Supplementary Card: Rs 3,000	PL55611
(xxxxii)	CIP Lounge Fee	Rs. 1,000 per visit	PKR152150050
,,	U	, , , , , , , , , , , , , , , , , , , ,	

2	AWAMI VISA / MASTER CARD	July-Dec-2016	GL codes
(i)	Service Fee	3.33% Per month (40% APR) on Cash Advance	
		3.33% per month (40% APR) on Retail Transactions	PL55601,PL55602,PL55603
		2.00% per month(24% APR) on BTF Transactions	
		SBS Transactions (APR 31.23% to 36.74%)	PL55605
		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%	
		36 months 0.0452780 35.07%	
		BTF to SBS Transactions (APR 17.73% to 21.44%)	PL55605
		BTF to SBS Factors & APR details:	
		installment Plan Factor APR	
		3 months 0.343233 17.73%	
		6 months 0.176567 20.09%	
		9 months 0.121011 20.90%	
		12 months 0.093233 21.25%	
		18 months 0.065456 21.44%	
		24 months 0.051567 21.37%	
		30 months 0.043233 21.21%	
		36 months 0.037678 21.01%	
		Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	PL55605
		Credit on Phone to SBS Factors & APR details:	1 255005
		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%	
		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
		Cheque Book & Credit on Phone to SBS Transactions (APR 24.58%	
		to 29.27%)	PL55605
		Credit on Cheque Book & Credit on Phone to SBS Factors & APR	1 153003
		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%	
		24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	
		36 months 0.04153 28.30%	
(ii)	Late Fee	Rs.500/- or 10% of minimum amount whichever is higher	PL55536
(iii)	Merchant Discount Fee	Upto 5% of transaction amount	PL52025
(iv)	Cash Withdrawal Fee		
	a) Cash advance fee / Call & Pay fee	Rs.400/- or 3% of cash advance amount whichever is higher	PL55528
	b) Acquiring bank charges	1% of cash advance amount	PL55528
	c) Counter fee of other cards	1% of cash advance amount or Rs.300/- whichever is higher	PL55528
(vi)	Character (Control of Control	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
	Cheque / Cash pickup fee:		
(vii)	Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher	PL55533
	i	2% of the over limit amount or Rs.500/- whichever is higher Local Rs.350/- and international Rs.800/-	PL55533 PL55539
(viii) (ix)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee:		
(viii) (ix)	Over Limit Fee Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539 PL55526
(viii) (ix) (x)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee	Local Rs.350/- and international Rs.800/- Rs.250/-	PL55539
(viii) (ix) (x)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service	Local Rs.350/- and international Rs.800/- Rs.250/-	PL55539 PL55526 PL55530
(viii) (ix) (x) (xii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/-	PL55539 PL55526
(viii) (ix) (x) (xii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/-	PL55539 PL55526 PL55530 PL55534
(viii) (ix) (x) (xii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher	PL55539 PL55526 PL55530
(viii) (ix) (x) (xii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher	PL55539 PL55526 PL55530 PL55534
(viii) (ix) (xi (xii) (xiii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature settlement charges	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher 5% on balance amount or Rs.1000 whichever is higher	PL55539 PL55526 PL55530 PL55534 PL55538
(viii) (ix) (xi) (xii) (xiii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature settlement charges Credit Cover Premium	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher 5% on balance amount or Rs.1000 whichever is higher 0.65% of outstanding amount	PL55539 PL55526 PL55530 PL55534 PL55538 PKR144530050
(viii) (ix) (x) (xii) (xiii) (xiv) (xv) (xvi)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature settlement charges Credit Cover Premium Utility bill payment	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher 5% on balance amount or Rs.1000 whichever is higher 0.65% of outstanding amount Rs.15/-per utility bill	PL55539 PL55526 PL55530 PL55534 PL55538 PKR144530050 PL55548
(viii) (ix) (x) (xii) (xiii) (xiv) (xv) (xv) (xvii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature settlement charges Credit Cover Premium Utility bill payment SMS Alert Fee	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher 5% on balance amount or Rs.1000 whichever is higher 0.65% of outstanding amount Rs.15/-per utility bill Rs.50/- per month	PL55539 PL55526 PL55530 PL55534 PL55538 PKR144530050 PL55548 PL55566
(viii) (ix) (xii) (xiii) (xiii) (xiv) (xv) (xvii) (xviii) (xviii)	Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee Step by Step / Credit on Phone to SBS processing charges Step by Step / Credit on Phone to SBS premature settlement charges Credit Cover Premium Utility bill payment SMS Alert Fee Mobile Banking Fee	Local Rs.350/- and international Rs.800/- Rs.250/- Rs.400/- Rs. 500 or 2.5% of transaction amount whichever is higher 5% on balance amount or Rs.1000 whichever is higher 0.65% of outstanding amount Rs.15/-per utility bill Rs.50/- per month Rs.5/- per transaction	PL55539 PL55526 PL55530 PL55534 PL55538 PKR144530050 PL55548 PL55566 PL65060

Common C	/vvi\	Foreign transactions	5% over prevailing market rate or as per SBP directive. Third	
rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules. (xxxiii) Arbitration Charges (xxiii) Reward Potent Bookier Charges Rs. 100/- PRED-8060 (xxiii) Ribusarance Cancellation Charges Rs. 100/- Pred Book) PEG-5060 (xxiii) Ribusarance Cancellation Charges Rs. 100/- Pred Book) PEG-5060 (xxiii) Ribusarance Cancellation Charges Rs. 100/- Pred Book) PEG-5060 (xxiii) Ribusarance Cancellation Charges Rs. 100/- Pred Book) PEG-5060 (xxiii) Ribusarance Cancellation Charges Rs. 100/- Pred Book) PEG-5060 (xxiii) Rober Cancellation Charges Rs. 100/- Pred Book) PEG-5060 PE	(۸۸۱)	Poleign transactions		
Dorder transaction fee will also be charged as per Visa/MasterCard rules Cool Arbitration Charges U.SS 500/- PKR144340095 PKR1443			· ·	DI 55613
Could Arbitration Charges Char				1255015
(1,001) Instrume Camellation Charges (1,05 S00/- PRISOSO				
Sexist Dissarance Cancellation Charges Rs. 100f. P165060	(xxii)	Arbitration Charges		PKR144340050
Cooks Development PL55600 PL55534 Cooks PL55600 PL55600 Cooks PL55600 PL				
Decomposition Security Secu			·	
Discost Direct Debit Enrollment Fee Rs. 200 PL55534				
Jack				
Coxon Cheque book facility on all cards Issuance charges Rs. 200 per book (20 leaves) PL65060				PL65060
foreign merchants (xxxxxiii) CShop products for value more than Rs 5,000/- xixxiii) CSchop products for value more than Rs 5,000/- xixxiiii) CSchop products for value more than Rs 5,000/- xixxiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii				
transaction amount. PL55534	(xxxvi)		3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
(ii) Service fee: 2% per month (24% APR) on Cash Advance (iii) Late Fee: 8.1,1560, P.15560, P.15560 (iii) Late Fee: 8.1,150 or 10% of minimum amount whichever is higher P.15536 (iv) Cash Withdrawal Fee: 8.1,1000/- or 3% of cash advance amount whichever is higher. P.155528 (iv) Cash Withdrawal Fee: 8.1,000/- or 3% of cash advance amount whichever is higher. P.155528 (iv) Cheque / Cash pickup fee: 8.2,000/- for 3% of cash advance amount whichever is higher. P.155528 (iv) Cheque / Cash pickup fee: 8.2,000/- for 3% of cash advance amount whichever is higher. P.155528 (iv) Cheque / Cash pickup fee: 8.2,000/- for 3% of cash advance amount whichever is higher P.155533 (iv) Cheque / Cash pickup fee: 2% of the over limit amount or Rs.1,200/- whichever is higher P.155533 (iv) Cheque / Cash pickup fee: 10.001 Rs.2,000/- whichever is higher P.155533 (iv) Cheque return charges / Rejected Autopay service fee (iv) Voucher retrieval fee: 10.001 Rs.2,000/- Rs.2,000/- P.155526 (iv) Cheque return charges / Rejected Autopay service fee (iv) Cheque return charges / Rejected Autopay service fee (iv) Cheque return charges / Rejected Autopay service fee (iv) Cheque return charges / Rejected Autopay service fee (iv) Utility bill payment Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) P.155548 (iv) Mobile Banking Fee (iv) Rs.50/- per utility bill (Below 5,000 through Call) P.155548 (iv) Mobile Banking Fee (iv) Rs.50/- per month P.155560 (iv) Mentant Cash Advance Incentive Rs.25/- per transaction P.155506 (iv) Mentant Cash Advance Incentive Rs.25/- per transaction P.155506 (iv) Mentant Cash Advance Incentive Rs.25/- per transaction fee will also be charged as per Visa/Master Card rules. P.155506 (iv) Mentant Cash Advance Incentive Rs.25/- per transaction fee will also be charged as per Visa/Master Card rules. P.155606 (iv) Reward Point Booklet Charges Rs.100/- per Book) P.155600 (iv) Reward Point Booklet Charges Rs.100	(xxxviii)	C-Shop products for value more than Rs 5,000/-	- '	PL55534
125 Late Fee: Rs.1,450 or 10% of minimum amount whichever is higher PL5536	3	CORPORATE / SME CREDIT CARD	July-Dec-2016	GL codes
(iii) Late Fee: Rs.1,450 or 10% of minimum amount whichever is higher PL55536 (iv) Cash Withdrawal Fee: Rs.1,000/- or 3% of cash advance amount whichever is higher. (a) Cash advance fee Rs.1,000/- or 3% of cash advance amount whichever is higher. (b) Acquiring bank charges 1 % of cash advance amount PL55528 (v) Cheque / Cash pickup fee: Rs.200/- (available in cities having Bank Alfalah branches) PL65060 (vi) Over limit fee: 2% Of the over limit amount or Rs.1,200/- whichever is higher PL55533 (viii) Quber retrieval fee: Local Rs.5,000/- and international Rs.1,000/- PL55534 (viii) Voucher retrieval fee: Rs.2,000/- Rs.2,000/- PL55536 (ix) Cheque return charges / Rejected Autopay service fee: Rs.2,000/- Rs.1,000/- PL55536 (xi) Cheque return charges / Rejected Autopay service fee: Rs.2,000/- Rs.1,000/- PL55530 (xi) Ultility bill payment Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) PL55548 (xii) Prority Pass Fee: St.	(i)	Service fee:	2% per month (24% APR) on Cash Advance	DIEEE01 DIEEC03
(iii) Late Fee: (iv) Cash Withdrawal Fee: (iv) Cash advance fee Rs.1,000/- or 3% of cash advance amount whichever is higher. PL55528 (ib) Acquiring bank charges (iv) Cheque / Cash pickup fee: Rs.200/- (available in cities having Bank Alfalah branches) PL55528 (iv) Cheque / Cash pickup fee: Rs.200/- (available in cities having Bank Alfalah branches) PL55539 (ivi) Over limit fee: Rs.2,000/- and international Rs.1,000/- whichever is higher PL55539 (ivii) Court replacement fee: Rs.2,000/- and international Rs.1,000/- (ivii) Card replacement fee: Rs.2,000/- and international Rs.1,000/- (iviii) Card issuance Fee USS of outstanding amount Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (florough ATM) Rs.30/- pe			2% per month (24% APR) on Retail Transactions	PL336U1,PL556U2
(a) Cash Withdrawal Fee: (a) Cash advance fee Rs.1,000/- or 3% of cash advance amount whichever is higher. PL55528 (b) Acquiring bank charges (v) Cheque / Cash pickup fee: Rs.200/- (available in cities having Bank Alfalah branches) PL655060 (vi) Over limit fee: 2% Of the over limit amount or Rs.1,200/- whichever is higher PL55533 (viii) Card replacement fee: Rs.200/- (available in cities having Bank Alfalah branches) PL55539 (viii) Card replacement fee: Rs.200/- (available in cities having Bank Alfalah branches) PL55539 (viii) Card replacement fee: Rs.200/- Rs.1,000/- PL55530 (viii) Card replacement fee: Rs.2,000/- Rs.1,000/- Rs.2,000/- Rs.2	(ii)	Late Fee:		PL55536
(b) Acquiring bank charges 1 % of cash advance amount PL55528 (v) Cheque / Cash pickup fee: Rs.200/- (available in cities having Bank Alfalah branches) PL65060 (vi) Over limit fee: 2% Of the over limit amount or Rs.1,200/- whichever is higher PL55533 (viii) Card replacement fee: Local Rs.500/- and international Rs.1,000/- PL55539 (viii) Card replacement fee: Rs.2,000/- Rs.1,000/- PL55530 (viii) Card replacement fee: Rs.2,000/- Rs.1,000/- Rs.2,000/- PL55530 (viii) Card replacement fee: Rs.2,000/- Rs.1,000/- Rs.2,000/- Rs.1,000/- Rs.2,000/- Rs.1,000/- PL55530 (viii) Card Replacement fee: Rs.2,000/- Rs.1,000/- Rs.2,000/- Rs.	(iv)	Cash Withdrawal Fee:		
(Vi) Cheque / Cash pickup fee: Rs. 200/- (available in cities having Bank Alfalah branches) PL55560 (Vi) Over limit fee: 2% of the over limit amount or Rs. 1,200/- whichever is higher PL55533 (Viii) Voucher retrieval fee: Local Rs.500/- and international Rs. 1,000/- PL55539 (Viii) Card replacement fee: Rs. 2,000/- Rs. 3,000/- PL55530 (xi) Cheque return charges / Rejected Autopay service fee Rs. 1,000/- Rs. 1,00	(a)	Cash advance fee	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528
(Vi) Over limit fee: (Vi) Over limit fee: (Vii) Over limit fee: (Viii) Over fee fee fee fee fee fee fee fee fee f	(b)	Acquiring bank charges	1 % of cash advance amount	PL55528
(vii) Over limit fee: 2% of the over limit amount or Rs.1,200/- whichever is higher PL55333 (vii) Voucher retrieval fee: Local RS.500/- and international Rs.1,000/- PL55339 (ix) Credit cover premium 0.65% of outstanding amount PKR144530050 (xi) Utility bill payment Rs.25/- per utility bill (through ATM) PKR144530050 (xii) Priority Pass Fee: Rs.30/- per utility bill (ledwo 5,000 through Call) PL55548 (xiii) Priority Pass Fee: Rs.50/- per utility bill (ledwo 5,000 through Call) PKR152150050 (xiii) Priority Pass Fee: US\$ 10.00 PKR152150050 (xiii) Priority Pass Fee: PKR152150050			Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(viii) Voucher retrieval fee: Local RS.500/- and international Rs.1,000/- PL5533 (viii) Card replacement fee: Rs.2,000/- PL55326 (xi) Cheque return charges / Rejected Autopay service Rs.1,000/- PL55530 (xi) Credit Cover Premium 0.65% of outstanding amount PKR144530050 (xi) Utility bill payment Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) PL5548 (xii) Priority Pass Fee: PKR152150050 a) Annual Fee US\$ 10.00 PKR152150050 b) Airport lounge Visit Fee US\$ 31.80 per visit PKR352150050 (xiii) SMS Alert Fee Rs.60/- per month PL55566 (xiv) Mobile Banking Fee Rs.100/- per month PL55060 (xv) Merchant Cash Advance Incentive Rs.25/- per transaction PL55528 (xv) Mobile PIN issue Charges Rs.10/- per PIN PL55528 (xv) Mobile PIN issue Charges Rs.10/- per PIN PL55000 (xviii) 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/Master Card rules. (xviii) Arbitration Charges US\$ 500/- PKR144340050 (xvii) Arbitration Charges Rs. 100/- (Per session) PL65060 (xvii) (xviii) Card Reseaue Fee Rs. 100/- Per Book) PL65060 (xviii) Annual Fee Rs. 600/- per card PL55611 (xviii) Card Reseaue Fee No renewal fee Rs. 500/- on Post dated cheques PL55013 (xvivii) C-Shop products for value more than Rs 5,000/- on Post dated cheques PL55013 PL550				
(viii) Card replacement fee: Rs.2,000/- Rs.1,000/- Rs.1,000/- PL55526	(vii)	Voucher retrieval fee:		PL55539
(ix) Cheque return charges / Rejected Autopay service fee (ix) Credit Cover Premium (ix) Utility bill payment (ix) Utility bill payment (ix) Utility bill payment (ix) Rs.25/- per utility bill (Below 5,000 through Call) (ix) Priority Pass Fee: (ix) Annual Fee (ix) All Direct Charges (ix) April Arbitration Charges (ix) Mobile Brix Transaction Subrite Charges (ix) Mobile Pin Iransaction Subrite Charges (ix) Mobile Pin Iransaction Charges (ix) Mobile Pin Iransaction Subrit Charges (ix) Mobile Pin	(viii)	Card replacement fee:		PL55526
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Will be the payment Rs.25/- per utility bill (Below 5,000 through Call) PL5548	(x)	Credit Cover Premium	0.65% of outstanding amount	PKR144530050
Rs.50/- per utility bill (Above 5,000 through Call)				
(xiii) Priority Pass Fee:			Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
Annual Fee				
b) Airport lounge Visit Fee US\$ 31.80 per visit PKR152150050 (xiii) SMS Alert Fee Rs.60/- per month PL55566 (xiv) Mobile Banking Fee Rs.100/- per month PL55566 (xiv) Mobile Banking Fee Rs.25/- per transaction PL55000 (xv) Merchant Cash Advance Incentive Rs.25/- per transaction PL5528 (xvi) Mobile PIN issue Charges Rs.10/- per PIN PL65060 (xvii) 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/Master Card rules. (xviii) Arbitration Charges US\$ 500/- (xix) Internet Charges Rs. 100/- (Per session) PL65060 (xx) Reward Point Booklet Charges Rs. 300/- (Per Book) PL65060 (xxi) Virtual Card Issuance Fee Rs. 100/- Per Book) PL65060 (xxii) Annual Fee Rs. 6,000/- per card PL55611 (xxiii) Card Renewal Fee No renewal fee (xxiv) Card Issuance Fee No Issuance Fee Rs. 200 PL55534 (xvvi) Direct Debit Enrollment Fee Rs. 200 PL55534 (xvvi) Chip Card issuance Fee Rs. 500/- on Post dated cheques PL55613 (xxiii) Carde Indicate Planding Charges Rs. 500/- on Post dated cheques PL55613 (xxivii) C-Shop products for value more than Rs 5,000/- Processing fee of 2.5% or Rs.500/- whichever is higher on per transaction amount.	(xii)	Priority Pass Fee:		
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	(xxxvii)			PL55534
	/vove ::: \	CIP Lounge Fee		DVD1F31F00F0
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	PREPAID CARD	July-Dec-2016	GL codes
	GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD		
	Card Issuance Fee	Rs. 100/-	PL55526
	Card replacement fee:	Rs.200/-	PL55526
_ ` '	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-	PL55539
(iv)	Cash Withdrawal		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs.15/- per transaction	PKR144310050
	c) From MNET ATM	Rs.15/- per transaction	PKR144310050
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	e) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v)	Balance Enquiry:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs. 5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25/- per enquiry	PKR144310050
(vi)	Mobile PIN issuance Charges	Rs.10/- per PIN	PL65060
		Rs.60/- per month	PL55566
	SMS Alert Fee		PL33300
(VIII)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	PL55528
			D. E. E. G. G.
	Acquiring bank charges	1% of cash advance amount	PL55528
(xi)	Cheque return charges / rejected. Autopay service		PL55530
	fee	Rs 800	
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM)	
		Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
		Rs.50/- per utility bill (Above 5,000 through Call)	
(xiv)	Reload Fee	Rs. 100 /-	PL65060
(xv)	Internet Charges	Rs. 100/- (Per session)	PL65060
(xvi)	Cheque Book Issuance Charges	Rs.300/-	PL65060
	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	PL55613
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		border transaction fee will also be charged as per Visa/MasterCard	
,		border transaction fee will also be charged as per Visa/MasterCard rules	
(xviii)	Arbitration Charges	border transaction fee will also be charged as per Visa/MasterCard	PKR144340050
		border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/-	PKR144340050
4b	PAYROLL / MERCHANT CARD	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016	
4b	PAYROLL / MERCHANT CARD Card Issuance Fee	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL	PKR144340050 GL codes
4b i)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee:	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/-	PKR144340050 GL codes PL55526
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL	PKR144340050 GL codes
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/-	PKR144340050 GL codes PL55526
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/-	PKR144340050 GL codes PL55526
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/-	PKR144340050 GL codes PL55526
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM	border transaction fee will also be charged as per Visa/MasterCard rules U\$\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL	PKR144340050 GL codes PL55526 PL55539
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction	PKR144340050 GL codes PL55526 PL55539 PKR144310050
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 e) From Non-Bank Alfalah's POS Machine	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528
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4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 e) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528
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(vi) (vii) (xii) (xiv) (xv) (xv)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 e) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM b) From 1-Link member bank ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee Utility bill payment Internet Charges Cheque Book Issuance Charges	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.60/- per month Rs.25/- per transaction 1% of cash advance amount 1% of cash advance amount Rs.800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.100/- (Per session) Rs.300/- 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	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PL55566 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528
(vi) (vii) (xii) (xiv) (xv) (xv)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 e) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM b) From 1-Link member bank ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee Utility bill payment Internet Charges Cheque Book Issuance Charges	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.25/- per enquiry Rs.25/- per transaction 1% of cash advance amount Rs.800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs. 100/- (Per session) Rs.300/- 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	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PL55566 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55500
(vi) (vii) (xii) (xiii) (xiv) (xvi)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee 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 e) From Non-Bank Alfalah's POS Machine 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 c) From Bank Alfalah's ATM b) From 1-Link member bank ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee Acquiring bank charges Cheque return charges / rejected. Autopay service fee Utility bill payment Internet Charges Cheque Book Issuance Charges	border transaction fee will also be charged as per Visa/MasterCard rules US\$ 500/- July-Dec-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.300 or 3% of cash withdrawal amount, whichever is higher. Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL NIL NIL Rs. 5/- per enquiry Rs.25/- per enquiry Rs.25/- per enquiry Rs.10/- per PIN Rs.60/- per month Rs.25/- per transaction 1% of cash advance amount 1% of cash advance amount Rs.800 Rs.25/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call) Rs.100/- (Per session) Rs.300/- 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	PKR144340050 GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PL55566 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55500

	DEBIT CARD:	July-Dec-2016	GL codes
(i)	Card Issuance fee: a) Supplementary card Issuance / Renewal fee	Rs 500	PL55611
	b) Supplementary Royal Platinum Debit Cards	Rs. 1000/-	
	Issuance / Renewal Fee		PL55611
	c) Supplementary Alfalah Karobar Finance Debit	Rs. 750/-	PL55611
	Cards Issuance / Renewal Fee		
(ii)	a) Basic Card replacement fee:	Rs.500	PL55526
	b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement	Rs. 1000/-	PL55526
	fee	NS. 750/-	PL55526
	d) Signature Debit Cards replacement fee	Rs. 1,000/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350 and international Rs.800	PL55539
(iv)	Cash withdrawal:		
	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	Rs.15/- per transaction.	PKR144310050
	c) From MNET ATM	Rs.15/- per transaction.	PKR144310050
	d) From Visa member bank ATM	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
	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.	PL55528
(v)	Balance Enquiry :	ns.500 of 5% of cash withdrawar amount, whichever is higher.	FLJJJZ6
(*)	a) From Bank Alfalah's ATM	NIL	
	b) From 1-Link member bank ATM	NIL	
	c) From MNET ATM	Rs.5/- per enquiry	PKR144310050
	d) From Visa member bank ATM	Rs.25 per enquiry	PKR144310050
(vi)	Third Party Transfers Fee		
	a) Inter Bank Funds Transfer	Rs. 50/- per transaction	PKR144310050
	b) Inter Branch Funds Transfer	Rs. 50/- per transaction	PKR144310050
	SMS Alert Fee	Rs.60/- per month	PL55566 PL65060
	Virtual Card Issuance Fee Utility bill payment	Rs. 100/- Rs.25/- per utility bill (through ATM)	PL05000
(٨١)	Othicy bill payment	Rs.30/- per utility bill (through ATM) Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
		Rs.50/- per utility bill (Above 5,000 through Call)	1 133340
(xii)	Priority Pass Fee:	ns.so/ per dancy biii (Above 5,000 through edil)	
, ,	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	Annual Fee	Rs. 450/- per Classic / AKK Debit Card Per Year	
		Rs. 600/- per Gold / AKF Debit Card Per Year	
		Rs. 1,200/- per Royal Platinum Debit Card Per Year	PL55611
		Upto Rs. 5,000/- per Signature Debit Card Per Year	
(viv)	Supplementary Card Annual Fee	Rs. 1,000/- per Gold / digital bundle per vear Rs. 250/- per Classic / AKK Debit Card Per Year	
(XIV)	Supplementary Card Allindar Fee	Rs. 300/- per Gold / AKF / digital bundle Debit Card Per Year	
		Rs. 600/- per Royal Platinum Debit Card Per Year	PL55611
		Rs. 5,000/- per Royal Flatinum Debit Card Per Year	1255011
		its. 5,000/- per signature bebit card rei Teal	
(xv)	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	PL55613
		border transaction fee will also be charged as per Visa/MasterCard	
,		rules	DIVD4 440 10055
	Arbitration Charges	US\$ 500/-	PKR144340050
(xvII)	Foreign currency transactions processed through foreign merchants	3% of the transaction amount & Rs. 0.4 per US dollar conversion	PL55613
xviii)	CIP Lounge Fee	Rs. 1000/- per visit	
_	Personal Loans	July-Dec-2016	GL codes
	Processing Fee	Rs 2,500 or 1 % of the loan amount whicever is higher	PL52016
_	Late Payment Fee	Rs 500 per missed installment	PL55521
	Early Settlement Penalty	5% of the remaining amount	PL52029
	Balloon / Partial payments	5% of the paid amount (An year is equal to 12 installments from	
,		the date of disbursal. Mximum of 2 partial payments are allowed in	PL52029
		an year where each partial payment cannot be less than a total of 6	PL32029
		installments).	
	Cheque Return Charges	Rs 500	PL55530
	Pay Order Reissuance	Rs 500	PL52003
	Enhancement Fee	Rs 2000	PL65060
viii)	Litigation Charges	At Actual	PL65060
	Cheque collection Charges	Rs 500	PL65060

C	Alfalah Auto Loan / Consumer Auto Lease Finance	July-Dec-2016	GL codes
i)	Processing & documentation charges per application	Rs. 6,000 /-	PL52014
ii)	Vehicle Evaluation Charges (If Applicable)	Upto Rs. 3,000/-	PL65507
	Registration Service Charges	Upto Rs. 4,000/- (Charges will be applicable as per Actual fees)	Third party payment
iv)	Premature Termination Charges 12 or less installments remaining 13 to 24 installments remaining 25 to 36 installments remaining 37 to 84 installments remaining	3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding 6 % of the principal outstanding	PL65076
v)	Cheque return or rejected auto pay charges	Rs. 500/-	PL65076
	Penalty on late payment	Rs. 1,000/- per installment.	PL65076
	Penalty on late insurance premium	Rs. 300/- per month	PL65076
	Vehicle repossession charges	Upto Rs. 100,000/-	Third party payment
	Survey charges for repossessed vehicle	Upto Rs. 3,000/-	Third party payment
	Warehouse charges for repossessed vehicle	Rs. 1,000 per month	PL65076
_	Comprehensive insurance charges	At actual	Third party payment
	Income Evaluator Charges (if applicable)	Upto Rs. 3,500/-	Third party payment
	Alfalah Home Finance	July-Dec-2016	GL codes
i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 5000/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 10,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 5000/- (flat)	PL65045
	Processing Fee (Alfalah Green Mortgage) For All Customers and Amounts	Rs. 5000/- (flat)	PL65045
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 Financed/Disbursed Loan amount	Rs. 1000 per installment.	PL65071
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Alfalah Home Finance (all products excluding Green Mortgage)	5% if paid within first five years of disbursement and 3% afterwards till maturity of facility.	PL65072
vii)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility	PL65072
viii)	Balloon / Partial payments Maximum two allowed in a year with a minimum of 10% & maximum of 20% of the outstanding balance. However no balloon payment shall be allowed during 1st year of disbursement without levy of penalty.	Balloon / Partial payments exceeding 20% of outstanding facility in a year shall be subject to payment of upto 5% penalty on excessive amount. Any balloon payment of whatsoever amount in the 1st year of disbursement shall attract 5% penalty on the amount adjusted.	PL65072
ix)	Adjustment of plot purchase Loan (Without Construction)	Upto 6% of the plot purchase facility amount	PL65072
x)	·	At Actual	Third party payment
	All related charges like;Cheque Return Fee etc, as		DI CEOCO
xi)	applicable in general banking are payable.		PL65060

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.

[&]quot;All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower"