Jan-June-2015 CONSUMER BANKING VISA / Master Card edit Card Operations rvice Fee	3.33% Per month 3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months 30 months	n (40% APR) on n (40% APR) on !4% APR) on BT s (APR 31.23% t	Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
CONSUMER BANKING VISA / Master Card edit Card Operations	3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	n (40% APR) on h (40% APR) on L4% APR) on BT s (APR 31.23% in PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	Cash Advance Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
VISA / Master Card edit Card Operations	3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	n (40% APR) on h (40% APR) on L4% APR) on BT s (APR 31.23% in PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	Cash Advance Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
edit Card Operations	3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	n (40% APR) on h (40% APR) on L4% APR) on BT s (APR 31.23% in PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	Cash Advance Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
•	3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	h (40% APR) on BT 24% APR) on BT s (APR 31.23% to the state of the s	Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
rvice Fee	3.33% per month 2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	h (40% APR) on BT 24% APR) on BT s (APR 31.23% to the state of the s	Retail Transactions F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
	2% per month (2 SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	24% APR) on BT s (APR 31.23% to PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	F Transactions to 36.74%) APR 31.23% 35.15% 36.36%
	SBS Transaction SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	s (APR 31.23% for APR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	APR 31.23% 35.15% 36.36%
	SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months	PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	APR 31.23% 35.15% 36.36%
	SBS Factors & AF installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	PR details: Factor 0.3508330 0.1841670 0.1286110 0.1008330	APR 31.23% 35.15% 36.36%
	installment Plan 3 months 6 months 9 months 12 months 18 months 24 months	Factor 0.3508330 0.1841670 0.1286110 0.1008330	31.23% 35.15% 36.36%
	6 months 9 months 12 months 18 months 24 months	0.1841670 0.1286110 0.1008330	35.15% 36.36%
	9 months 12 months 18 months 24 months	0.1286110 0.1008330	36.36%
	12 months 18 months 24 months	0.1008330	
	18 months 24 months		0.0 = 40/
	24 months	0.0730560	36.74%
		0.0/0000	36.68%
	20 months	0.0591670	36.22%
	30 1110111115	0.0508330	35.66%
	36 months	0.0452780	35.07%
	BTF to SBS Trans	actions (APR 17	7.73% to 21.44%)
	BTF to SBS Facto	rs & APR detail	s:
	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%
			tions (APR 24.58% to 29.27%)
		to SBS Factors	& APR details:
		Factor	APR
	3 months		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%
			28.69%
	36 months		28.30%
	· · · · · ·	Credit on Phone	e to SBS Transactions (APR 24.58
	·	e Book & Credit	t on Phone to SBS Factors & APR
			400
			APR
			24.58%
			27.76%
			28.79%
			29.18%
			29.27%
		0.05542	29.03%
	30 months	0.04708	28.69%
	36 months	0.04153	28.30%
			nount whichever is higher
te Fee:	Illinto 5% of Trans	saction amount	
	e Fee: rchant Discount Charges	Credit on Phone installment Plan 3 months 6 months 9 months 12 months 18 months 24 months 36 months Cheque Book & to 29.27%) Credit on Cheque details: installment Plan 3 months 6 months 9 months 12 months 12 months 13 months 6 months 9 months 12 months 18 months 19 months 19 months 11 months 11 months 12 months 12 months 13 months 14 months 15 months 16 months 17 months 18 months 18 months 19 months 19 months 10 months 10 months 10 months 11 months 12 months 12 months 13 months 14 months 15 months 16 months 17 months 18 months 18 months 18 months 19 months 10 months 10 months 10 months 10 months 11 months 12 months 13 months 14 months 15 months 16 months 17 months 18 months 19 months 10	Credit on Phone to SBS Factors installment Plan Factor 3 months 0.34708 6 months 0.18042 9 months 0.12486 12 months 0.09708 18 months 0.05542 30 months 0.04708 36 months 0.04153 Cheque Book & Credit on Phone to 29.27%) Credit on Cheque Book & Credit details: installment Plan Factor 3 months 0.34708 6 months 0.12486 12 months 0.12486 12 months 0.09708 18 months 0.09708 18 months 0.06931 24 months 0.05542 30 months 0.05542 30 months 0.05542

() /	Cash Withdrawal Fee:	
, ,	Cash advance fee / Call & Pay fee:	Rs.1,000/- or 3% of cash advance amount whichever is higher.
b)	Acquiring bank charges	1 % of cash advance amount
	Counter fee of other cards	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	Rs.500/-
()	Platinum Card Upgradation Fee	
(x)	Cheque return charges / Rejected Autopay service fee	Rs.800/-
(xi)	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
(xiii)	Credit Cover Premium	0.55% of outstanding amount
(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)
(xv)	Visa Platinum / Titanium Priority Pass Fee:	
a)	Annual Fee	US\$ 10.00
b)	Airport lounge Visit Fee	US\$ 31.80 per visit
(xvi)	SMS Alert Fee	Rs.50/- per month
(xvii)	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
(xxi)	Arbitration Charges	US\$ 500/-
	Insurance Cancellation Charges	Rs. 100/-
	Platinum Card Issuance Fee	Rs. 4,000/-
, ,		
(//////////////////////////////////////		, ,
(xxv)	Platinum Supplementary Card Issuance Fee	Rs. 2,000/-
, ,	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee	Rs. 2,000/- Rs. 1,500/-
(xxvi)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/-
(xxvi) (xxvii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session)
(xxvi) (xxvii) (xxviii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book)
(xxvi) (xxvii) (xxviii) (xxix)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/-
(xxvi) (xxvii) (xxviii) (xxix) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Rs. 500
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxx)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxxi)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxxi)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxxi)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) 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
(xxvi) (xxvii) (xxviii) (xxix) (xxx) (xxxi) (xxxii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800
(xxvi) (xxvii) (xxix) (xxx) (xxxi) (xxxii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques
(xxvi) (xxvii) (xxviii) (xxix) (xxxi) (xxxii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Safe Custody Handling Charges Card Conversion Fee (One time charges)	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques Up to Rs. 2000
(xxvi) (xxvii) (xxiii) (xxix) (xxxi) (xxxiii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques
(xxvi) (xxvii) (xxix) (xxix) (xxxi) (xxxii) (xxxiii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Safe Custody Handling Charges Card Conversion Fee (One time charges)	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques Up to Rs. 2000
(xxvi) (xxvii) (xxix) (xxix) (xxxi) (xxxii) (xxxii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Safe Custody Handling Charges Card Conversion Fee (One time charges) Cheque book facility on all cards Issuance charges	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques Up to Rs. 2000 Rs. 2000 per book (20 leaves)
(xxvi) (xxvii) (xxix) (xxix) (xxxi) (xxxii) (xxxii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Safe Custody Handling Charges Card Conversion Fee (One time charges) Cheque book facility on all cards Issuance charges Foreign currency transactions processed through	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques Up to Rs. 2000 Rs. 2000 Rs. 200 per book (20 leaves)
(xxvi) (xxvii) (xxiii) (xxix) (xxxi) (xxxii) (xxxiii) (xxxiii)	Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Safe Custody Handling Charges Card Conversion Fee (One time charges) Cheque book facility on all cards Issuance charges Foreign currency transactions processed through	Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 500 or 2.5% of transaction amount whichever is higher Rs. 200 Classic (Basic) Classic (Supplementary) Rs. 500 Gold (Basic) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Platinum (Supplementary) Rs. 1,000 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 800 Rs. 500/- on Post dated cheques Up to Rs. 2000 Rs. 200 per book (20 leaves) Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4

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2 AWAMI VISA / MASTER CARD	Jan-June-2015
(i) Service Fee	3.33% Per month (40% APR) on Cash Advance
	3.33% per month (40% APR) on Retail Transactions
	2.00% per month(24% APR) on BTF Transactions
	SBS Transactions (APR 31.23% to 36.74%)
	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%)
	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%)
	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%
	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
	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
(iii) Merchant Discount Fee	Upto 5% of transaction amount
(iv) Cash Withdrawal Fee	
a) Cash advance fee / Call & Pay fee	Rs.400/- or 3% of cash advance amount whichever is higher
b) Acquiring bank charges	1% of cash advance amount
c) Counter fee of other cards	1% of cash advance amount or Rs.300/- whichever is higher
(vi) Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)
(vii) Over Limit Fee	2% of the over limit amount or Rs.500/- whichever is higher
(viii) Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-
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(ix)	Card replacement fee / Upgrade Fee:	Rs.250/-
	Cheque return charges / rejected. Autopay service	Rs.400/-
, ,	fee	
(xii)	Step by Step / Credit on Phone to SBS processing charges	Rs. 500 or 2.5% of transaction amount whichever is higher
(xiii)	Step by Step / Credit on Phone to SBS premature settlement charges	5% on balance amount or Rs.1000 whichever is higher
(xiv)	Credit Cover Premium	0.55% of outstanding amount
, ,	Utility bill payment	Rs.15/-per utility bill
	SMS Alert Fee	Rs.50/- per month
` '	Mobile Banking Fee	Rs.5/- per transaction
	Merchant Cash Advance Incentive	Rs.25/-per transaction
/	Documentation Fee	Rs.500/-
, ,	Mobile PIN issue Charges	Rs.10/- per PIN
	Foreign transactions	5% over prevailing market rate or as per SBP directive. Third
(7041)	To cigir cransactions	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
(vvii)	Arbitration Charges	U\$\$ 500/-
	Insurance Cancellation Charges	Rs. 100/-
	Reward Point Booklet Charges	Rs. 300/- (Per Book)
<u> </u>	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher
	Direct Debit Enrollment Fee	Rs. 200
<u> </u>		
	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques
	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)
(xxxvi)	Foreign currency transactions processed through	Rs. 0.4 per dollar for all USD Transactions; for non USD
	foreign merchants	international transactions, 3% to be charged in addition to Rs. 0.4
		per dollar
(xxxviii)	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.
3	CORPORATE CREDIT CARD	Jan-June-2015
(i)	Service fee:	2% per month (24% APR) on Cash Advance
		2% per month (24% APR) on Retail Transactions
(ii)	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher
(iv)	Cash Withdrawal Fee:	
(a)	Cash advance fee	Rs.1,000/- or 3% of cash advance amount whichever is higher.
(h)	Acquiring bank charges	1 % of cash advance amount
	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.500/- and international Rs.1,000/-
	Card replacement fee:	Rs.2,000/-
	Cheque return charges / Rejected Autopay service	Rs.1,000/-
(1/)	fee	,
(x)	Credit Cover Premium	0.55% of outstanding amount
	Utility bill payment	Rs.25/- per utility bill (through ATM)
(^1)	James and payment	Rs.30/- per utility bill (Below 5,000 through Call)
		Rs.50/- per utility bill (Above 5,000 through Call)
/vii\	Priority Pass Fee:	13.30/- per utility bill (Above 3,000 till ough Call)
(XII)	a) Annual Fee	US\$ 10.00
-		
1::1	b) Airport lounge Visit Fee	US\$ 31.80 per visit Rs.50/- per month
. (7)111)		USS DOVE DECIDIONIO
· · · · · ·	SMS Alert Fee	
(xiv)	Mobile Banking Fee	Rs.100/- per month
(xiv)		

(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	U\$\$ 500/-
	Internet Charges	Rs. 100/- (Per session)
	Reward Point Booklet Charges	Rs. 300/- (Per Book)
	Virtual Card Issuance Fee	Rs. 100/-
` ,	Annual Fee	Rs. 6,000/- per card
` ,	Card Renewal Fee	No renewal fee
_ , _ ,	Card Issuance Fee	No Issuance fee
<u> </u>	Direct Debit Enrollment Fee	Rs. 200
	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card
(xxvii)	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques
	Foreign currency transactions processed through	Rs. 0.4 per dollar for all USD Transactions; for non USD
(,	foreign merchants	international transactions, 3% to be charged in addition to Rs. 0.4
		per dollar
	PREPAID CARD	Jan-June-2015
	GIFT / VIRTUAL / TRAVEL / REMITTANCE CARD	
	Card Issuance Fee	Rs. 100/-
	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	NIL
	b) From 1-Link member bank ATM	Rs.15/- per transaction
	c) From MNET ATM	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	NIL
	b) From 1-Link member bank ATM	NIL
	c) From MNET ATM	Rs. 5/- per enquiry
	d) From Visa member bank ATM	Rs.25/- per enquiry
	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
(x)	Acquiring bank charges	1% of cash advance amount
(xi)	Cheque return charges / rejected. Autopay service	
	fee	Rs 800
(xiii)	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)
	Reload Fee	Rs. 100 /-
(xv)	Internet Charges	Rs. 100/- (Per session)
(xvi)	Cheque Book Issuance Charges	Rs.300/-
(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/MasterCard
		rules
(xviii)	Arbitration Charges	US\$ 500/-

	PAYROLL / MERCHANT CARD	Jan-June-2015
	Card Issuance Fee	NIL
	Card replacement fee:	Rs.200/-
, ,	Voucher retrieval fee	Local Rs.350/- and International Rs.800/-
, ,	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
	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.
	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
	d) From Visa member bank ATM	Rs.25/- per enquiry
	Mobile PIN issuance Charges	Rs.10/- per PIN
	SMS Alert Fee	Rs.50/- per month
, ,	Merchant Cash Advance Incentive / call and pay fee	. ,
, ,	,	
(x)	Acquiring bank charges	1% of cash advance amount
	Cheque return charges / rejected. Autopay service	
` ,	fee	Rs.800
(xiii)	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)
(xiv)	Internet Charges	Rs. 100/- (Per session)
	Cheque Book Issuance Charges	Rs.300/-
	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
(vvii)		
(XVII)	Arbitration Charges	US\$ 500/-
5	DEBIT CARD:	US\$ 500/- Jan-June-2015
5		
5 (i)	DEBIT CARD:	
5 (i)	DEBIT CARD: Card Issuance fee:	Jan-June-2015
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Jan-June-2015 Rs 500 Rs. 1000/-
5 (i)	DEBIT CARD: Card Issuance fee: a) Supplementary card Issuance / Renewal fee b) Supplementary Royal Platinum Debit Cards	Jan-June-2015 Rs 500
5 (i)	DEBIT CARD: 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	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/-
(ii)	DEBIT CARD: 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 a) Basic Card replacement fee:	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs.500
(ii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/-
(ii)	DEBIT CARD: 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 a) Basic Card replacement fee:	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs.500
(ii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/-
(ii) (iii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/-
(ii) (iii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal:	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs.500 Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	Jan-June-2015 Rs 500 Rs. 1000/- Rs. 750/- Rs. 1000/- Rs. 1000/- Rs. 750/- Local Rs.350 and international Rs.800 NIL Rs.15/- per transaction.
(ii) (iii) (iii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM	Jan-June-2015
(ii) (iii) (iii)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 1000/- Rs. 750/- 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.
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- 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. NIL
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 1000/- Rs. 750/- 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.
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry:	Rs 500 Rs. 1000/- Rs. 750/- Rs. 750/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher.
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM	Rs 500 Rs. 1000/- Rs. 750/- Rs. 750/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards replacement fee Voucher retrieval fee Cash withdrawal: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From Wisa member bank ATM e) From Bank Alfalah's POS Machine f) From Non-Bank Alfalah's POS Machine Balance Enquiry: a) From Bank Alfalah's ATM b) From Bank Alfalah's ATM	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) 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	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.5/- per enquiry
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) 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	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL NIL
(ii) (iii) (iv)	DEBIT CARD: 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 a) Basic Card replacement fee: b) Royal Platinum Debit Cards replacement fee c) Alfalah Karobar Finance Debit Cards 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 Bank Alfalah's POS Machine f) 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	Rs 500 Rs. 1000/- Rs. 750/- Rs. 500 Rs. 1000/- Rs. 750/- Rs. 750/- 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. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.300 or 3% of cash withdrawal amount, whichever is higher. NIL Rs.5/- per enquiry

	b) Inter Branch Funds Transfer	Rs. 50/- per transaction
vii)	SMS Alert Fee	Rs.50/- per month
viii)	Virtual Card Issuance Fee	Rs. 100/-
(xi)	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)
(xii)	Priority Pass Fee:	, , , , , , , , , , , , , , , , , , , ,
	a) Annual Fee	US\$ 10.00
	b) Airport lounge Visit Fee	US\$ 31.80 per visit
	Annual Fee	Rs. 300/- per Classic / AKK Debit Card Per Year
` /		Rs. 500/- per Gold / AKF Debit Card Per Year
		Rs. 1,000/- per Royal Platinum Debit Card Per Year
(xiv)	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
(xv)	Arbitration Charges	US\$ 500/-
	Personal Loans	Jan-June-2015
	Processing Fee	Rs 2,500 or 1 % of the loan amount whicever is higher
	Late Payment Fee	Rs 500 per missed installment
	Early Settlement Penalty	5% of the remaining amount
	Balloon / Partial payments	5% of the paid amount (An year is equal to 12 installments from th
10)	balloon / Fartial payments	date of disbursal. Mximum of 2 partial payments are allowed in an
		year where each partial payment cannot exceed a total of 6
	Chagua Patura Chargas	installments). Rs 500
	Cheque Return Charges	
	Pay Order Reissuance	Rs 500 Rs 2000
(////	Enhancement Fee	
viii)	Litigation Charges	At Actual
viii) ix)	Litigation Charges Cheque collection Charges	At Actual Rs 500
viii) ix) x)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu	At Actual Rs 500
viii) ix) x) C	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease	At Actual Rs 500
viii) ix) x) C	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance	At Actual Rs 500 Jan-June-2015
viii) ix) x) C	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per	At Actual Rs 500
viii) ix) x) C	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application	At Actual Rs 500 Jan-June-2015 Rs. 5,000/-
viii) ix) x) C i)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported	At Actual Rs 500 Jan-June-2015
viii) ix) x) C i)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual)
viii) ix) x) C i) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges	At Actual Rs 500 Jan-June-2015 Rs. 5,000/-
viii) ix) x) C i) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/=
viii) ix) x) C i) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding
viii) ix) x) C i) iii) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding
viii) ix) x) C i) ii) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding
viii) ix) x) C ii) iii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding
viii) ix) x) C ii) iii) vv)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/-
viii) ix) x) C ii) iii) vv)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/-
viii) ix) x) C i) iii) iii) v) v)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installmen
viii) ix) x) C ii) iii) iv) v) vi) vii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installments.
viii) ix) x) C i) iii) iii) iv) vi vii) viii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/-
viii) ix) C i) ii) iii) iv) vi vi) vii) viii) ix)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/-
viii) ix) C i) ii) iii) iv) vi) vii) viii) ix) x)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month
viii) ix) x) C ii) iii) iv) viii) viii) viii) viii) ix) x)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installmer Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual
viii) ix) C i) ii) iii) iv) vi) vii) viii) ix) xi) xi	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month
viii) ix) C ii) iii) iv) viii) viii) viii) ix) xii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer)	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installmer Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual Cost at actual
viii) ix) x) C ii) iii) iv) vi vii) viii) ix) xii) xii	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer) Tracker Management Charges (if installed by the	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual
viii) ix) x) C ii) iii) iv) vi) vii) viii) ix) xii) xii	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer) Tracker Management Charges (if installed by the Bank)	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual Upto the maximum of 2 % per annum of the value of the vehicle.
viii) ix) c i) ii) iii) iv) vi) vii) viii) ix) xiii) xiii)	Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer) Tracker Management Charges (if installed by the Bank) Waivers on Structured Corporate Deals only for	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual Upto the maximum of 2 % per annum of the value of the vehicle.
viii) ix) c i) ii) iii) iv) vi) vii) viii) ix) xiii) xiii)	Litigation Charges Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer) Tracker Management Charges (if installed by the Bank)	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installmer Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual Upto the maximum of 2 % per annum of the value of the vehicle.
viii) ix) x) C ii) iii) iv) vii) viii) ix) xiii) xiii)	Cheque collection Charges Reissuance of Payoff Sheet / Ammortization Schedu Alfalah Car Financing / Consumer Car Lease Finance Processing & documentation charges per application Evaluation charges of pre owned and imported vehicles Registration Service Charges Premature Termination Charges • 12 or less installments remaining • 13 to 24 installments remaining • 25 to 36 installments remaining • 37 to 84 installments remaining Cheque return or rejected auto pay charges Penalty on late payment Penalty on late insurance premium Vehicle repossession charges Survey charges for repossessed vehicle Warehouse charges for repossessed vehicle Comprehensive insurance charges Tracker installation and monitoring charges (if installed by the customer) Tracker Management Charges (if installed by the Bank) Waivers on Structured Corporate Deals only for	At Actual Rs 500 Jan-June-2015 Rs. 5,000/- Upto the maximum of Rs. 2,000/= (Cost at actual) Upto the maximum of Rs. 3,000/= 2 % of the principal outstanding 3 % of the principal outstanding 4 % of the principal outstanding 5 % of the principal outstanding Rs. 500/- Rs. 100 per day or maximum of Rs. 1,000 per month per installment Rs. 300/- per month Actual incurred by the bank upto a maximum of Rs. 100,000/- Actual incurred by the Bank upto a maximum of Rs. 2,500/- Rs. 1,000 per month Cost at actual Cost at actual Upto the maximum of 2 % per annum of the value of the vehicle. Mark-up waiver of upto 1% below standard markup rates and upto

	Alfalah Home Finance	Jan-June-2015
i)	Processing Fee (local salaried)	
	a) Upto Rs. 10.00 Million	Rs.10,000/-
	b) Above Rs. 10 Million	Rs.15,000/-
	Processing Fee (self-employed/businessperson)	
	a) Upto Rs. 10.00 Million	Rs. 15,000/-
	b) Above Rs. 10 Million	Rs. 20,000/-
	Processing Fee for BTF (all customers)	
	a) Upto Rs. 5.00 Million	Rs. 5000/-
	b) Above Rs. 5.00 Million	Rs. 10,000/-
	Processing Fee (expatriate customer)	
	a) For any amount of facility	Rs. 15,000/-
	Processing Fee (Alfalah Green Mortgage)	1.6. 25,000,
	For All Customers and Amounts	Rs. 5000/-
	1 of All Customers and Amounts	N3. 3000/-
		At Actual, including stamp duty, charges for legal documentation
ii)	Documentation Charges	on -site inspection during construction, lawyer's fee and charge
-	-	registration fee, as advised by the relevant agencies / persons.
iii)	Late Payment Charges for Financed/Disbursed Loan	
	amount	
	a) Upto Rs. 1.0 Million	Rs.500/- per late payment per month
	b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs.1,000/- per late payment per month
	c) Above Rs. 5.0 Million to Rs. 10 Million	Rs.1,500/- per late payment per month
	d) Above Rs. 10 Million to Rs.25 Million	Rs.2,000/- per late payment per month
	e) Above Rs. 25 Million to Rs. 50.00 Million	Rs.3,000/- per late payment per month
iv)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another lender)
v)	Early Settlement Penalty	5% if paid within first five years of disbursement and 3% afterw
,		till maturity of facility.
	excluding Green Mortgage)	
vi)	Early Settlement Penalty on Green Mortgage	7% in first year and 6% afterwards till maturity of facility
	Balloon / Partial payments	778 III III SE YEAR AND ON AREE WARDS EII MACCARLY OF IACINCY
V 11/		Balloon / Partial payments aggregating over & above 20% a yea
	10% & maximum of 20% of the outstanding	are allowed subject to payment of upto 5% penalty on amount
	balance. However no baloon payment shall be	adjusted. Any balloon payment of whatsoever amount in the 1
		year of disbursement shall attract 5% penalty on the amount
	levy of penalty.	adjusted.
		In all the cases, maximum penalty amount would be 5% of amount
		adjusted.
viii)	Adjustment of plot purchase Loan (Without	Upto 6% of the plot purchase facility amount
	Construction)	
ix)	In case the delay occurs on part of the customer in	At Actual
	availing the facility, the following fresh reports (If	
	required) shall be obtained at his cost:	
	valuation report , Income estimation report.	
	·	
x)	Fee for Revalidation of Mortgages Promising Letter,	Rs. 2,500/-
,	if the same is not converted in to a CLP/Formal Loan	
	Approval, within two months of its issuance.	
yi۱	All related charges like;Cheque Return Fee etc, as	
^1)	applicable in general banking are payable.	
	Income Estimation wherever applicable / required	up to Rs.10,000/- as per the size of the facility
V::V		

These charges are subject to change on half yearly basis.

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