edule	le of Bank Charges of Charges (Excluding FED)		
cuuic			
	Jan-June-2016		
	CONSUMER BANKING		-
Α	VISA / Master / AMEX Card	Jan-June-2016	GL codes
	Credit Card Operations		
(i)	Service Fee	Visa / Master Card	
		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,PL5560
		AMEX Card 3.167% Per month (38% APR) on Cash Advance	
		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%	1
		30 months 0.0508330 35.66%	
		36 months 0.0452780 35.07%	
		BTF to SBS Transactions (APR 17.73% to 21.44%)	DIFFCOF
		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:	. 200000
		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	
		details: installment Plan Factor APR	
			-
			-
		6 months 0.18042 27.76% 9 months 0.12486 28.79%	-
			-
		12 months 0.09708 29.18% 18 months 0.06931 29.27%	-
		18 months 0.06931 29.27% 24 months 0.05542 29.03%	
		30 months 0.04708 28.69%	4

. ,	Late Fee:	Rs.1,200 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 Withdrawal Fee:		
a)	Cash advance fee / Call & Pay fee:	Rs.1,000/- 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)	Cheque / Cash pickup fee:	Rs.200/- (available in cities having Bank Alfalah branches)	PL65060
(vii)	Over limit fee:	2% Of the over limit amount or Rs.1,000/- whichever is higher	PL55533
(viii)	Voucher retrieval fee:	Local Rs.350/- and international Rs.800/-	PL55539
(ix)	Card replacement fee / Upgrade Fee except Platinum Card Upgradation Fee	Rs.500/-	PL55526
(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	0.55% of outstanding amount	PKR144530050
. ,	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
b)	Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xvi)	SMS Alert Fee	Rs.50/- per month	PL55566
(xvii)	Mobile Banking Fee	Rs.100/- per month	PL65060
,	Merchant Cash Advance Incentive	Rs.25/- per transaction	PL55528
(xix)	Mobile PIN issue Charges	Rs.10/- per PIN	PL65060
		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/Master/AMEX Card rules	
(xxi)	Arbitration Charges	border transaction fee will also be charged as per Visa/Master/AMEX Card rules US\$ 500/-	PKR144340050
	Arbitration Charges Insurance Cancellation Charges	Visa/Master/AMEX Card rules US\$ 500/-	PKR144340050 PL65060
(xxii)	Arbitration Charges Insurance Cancellation Charges Platinum Card Issuance Fee	Visa/Master/AMEX Card rules	
(xxii) (xxiii)	Insurance Cancellation Charges	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/-	PL65060
(xxii) (xxiii) (xxiv)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/-	PL65060 PL55526
(xxii) (xxiii) (xxiv) (xxv)	Insurance Cancellation Charges Platinum Card Issuance Fee	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/-	PL65060 PL55526 PL55526
(xxii) (xxiii) (xxiv) (xxv) (xxvi)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/-	PL65060 PL55526 PL55526 PL55526
(xxii) (xxiii) (xxiv) (xxv) (xxvi) (xxvii) (xxviii)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 3,000/- Rs. 3,000/- Rs. 3,000/- Rs. 3,000/-	PL65060 PL55526 PL55526 PL55526 PL55526 PL55526
(xxii) (xxiii) (xxiv) (xxv) (xxvi) (xxvii) (xxviii)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-	PL65060 PL55526 PL55526 PL55526 PL55526 PL55526 PL65060
(xxii) (xxiii) (xxiv) (xxv) (xxvi) (xxvii) (xxviii) (xxviii) (xxix)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Platinum Supplementary Card Upgradation Fee Internet Charges Reward Point Booklet Charges	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- Rs. 3,000/- Rs. 3,000/- Rs. 3,000/- Rs. 3,000/-	PL65060 PL55526 PL55526 PL55526 PL55526 PL55526 PL65060 PL65060
(xxii) (xxiii) (xxiv) (xxvi) (xxvi) (xxvii) (xxviii) (xxviii) (xxix) (xxx) (xxxi)	Insurance Cancellation Charges Platinum Card Issuance Fee 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	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- 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	PL65060 PL55526 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060
(xxii) (xxiii) (xxiv) (xxvi) (xxvi) (xxvii) (xxviii) (xxviii) (xxix) (xxx) (xxxi)	Insurance Cancellation Charges Platinum Card Issuance Fee 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	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/- 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 Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000 Titanium (Basic) Rs. 1,250	PL65060 PL55526 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxviii) (xxii) (xxxii) (xxxii)	Insurance Cancellation Charges Platinum Card Issuance Fee 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	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- 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 Classic (Supplementary) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Basic) Rs. 1,000	PL65060 PL55526 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534 PL55534
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxviii) (xxii) (xxxii) (xxxii) (xxxii) (xxxii)	Insurance Cancellation Charges Platinum Card Issuance Fee 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	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 200 Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 750 Gold (Supplementary) Rs. 750 Platinum (Supplementary) Rs. 1,000 Titanium (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 1,250	PL65060 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534 PL55534 PL55534
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxviii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii)	Insurance Cancellation Charges Platinum Card Issuance Fee 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	Visa/Master/AMEX Card rulesUS\$ 500/-Rs. 100/-Rs. 4,000/-Rs. 2,000/-Rs. 1,500/-Rs. 1,500/-Rs. 1,000/-Rs. 100/- (Per session)Rs. 300/- (Per Book)Rs. 100/-Rs. 100/-Rs. 200Classic (Basic)Rs. 750Gold (Basic)Rs. 750Gold (Supplementary)Rs. 1,000Platinum (Supplementary)Rs. 1,000Titanium (Supplementary)Rs. 1,250Titanium (Supplementary)Rs. 1,250Titanium (Supplementary)Rs. 500/- on Post dated cheques	PL65060 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534 PL55534 PL55534
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxviii) (xxii) (xxxi) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii)	Insurance Cancellation Charges Platinum Card Issuance Fee 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)	Visa/Master/AMEX Card rules US\$ 500/- Rs. 100/- Rs. 4,000/- Rs. 2,000/- Rs. 1,500/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- Rs. 100/- (Per session) Rs. 300/- (Per Book) Rs. 100/- Rs. 100/- Rs. 200 Classic (Basic) Rs. 500 Classic (Supplementary) Rs. 750 Gold (Supplementary) Rs. 1,000 Platinum (Basic) Rs. 1,250 Titanium (Supplementary) Rs. 1,250 Titanium (Supplementary) Rs. 500/- on Post dated cheques Up to Rs. 2000	PL65060 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534 PL55534 PL55534 PL55033
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxviii) (xxii) (xxxi) (xxxi) (xxxiii) (xxxiii) (xxxiii) (xxxiii) (xxxiii) (xxxiii)	Insurance Cancellation Charges Platinum Card Issuance Fee Platinum Supplementary Card Issuance Fee Platinum Card Upgradation Fee Internet Charges Reward Point Booklet Charges Virtual Card Issuance Fee BTF Processing Fee Direct Debit Enrollment Fee Chip Card upgrade charges Card Conversion Fee (One time charges) Cheque book facility on all cards Issuance charges	Visa/Master/AMEX Card rulesUS\$ 500/-Rs. 100/-Rs. 4,000/-Rs. 2,000/-Rs. 1,500/-Rs. 1,500/-Rs. 1,00/-Rs. 100/- (Per session)Rs. 300/- (Per Book)Rs. 100/-Rs. 100/-Rs. 200Classic (Basic)Classic (Basic)Rs. 750Gold (Supplementary)Rs. 750Gold (Supplementary)Rs. 1,000Platinum (Basic)Rs. 1,250Titanium (Supplementary)Rs. 200Rs. 200Rs. 200Classic (Dependentary)Rs. 750Gold (Supplementary)Rs. 750Platinum (Basic)Rs. 1,250Titanium (Supplementary)Rs. 200Rs. 200Rs. 200Rs. 200Rs. 200Rs. 500/- on Post dated chequesUp to Rs. 2000Rs. 200 per book (20 leaves)Rs. 0.4 per dollar for all USD Transactions; for non USDinternational transactions, 3% to be charged in addition to Rs. 0.4per dollarProcessing fee of 2.5% or Rs.500/- whichever is higher on per	PL65060 PL55526 PL55526 PL55526 PL65060 PL65060 PL65060 PL55534 PL55534 PL55534 PL55534 PL55600 PL65060 PL65060
(xxii) (xxiii) (xxiv) (xxvi) (xxvii) (xxvii) (xxii) (xxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxii) (xxxvi) (xxxvi) (xxxvi)	Insurance Cancellation Charges Platinum Card Issuance Fee 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 Card Conversion Fee (One time charges) Cheque book facility on all cards Issuance charges Foreign currency transactions processed through foreign merchants	Visa/Master/AMEX Card rulesUS\$ 500/-Rs. 100/-Rs. 4,000/-Rs. 2,000/-Rs. 1,500/-Rs. 1,500/-Rs. 1,00/-Rs. 100/- (Per session)Rs. 300/- (Per Book)Rs. 100/-Rs. 100/-Rs. 200Classic (Basic)Rs. 200Classic (Basic)Rs. 750Gold (Basic)Rs. 750Gold (Supplementary)Rs. 1,000Platinum (Basic)Rs. 1,000Titanium (Supplementary)Rs. 1,250Titanium (Supplementary)Rs. 200Rs. 200Rs. 200Rs. 200Rs. 200Classic (Supplementary)Rs. 750Gold (Supplementary)Rs. 1,250Titanium (Supplementary)Rs. 200Rs. 200Rs. 200 per book (20 leaves)Rs. 0.4 per dollar for all USD Transactions; for non USDinternational transactions, 3% to be charged in addition to Rs. 0.4per dollar	PL65060 PL55526 PL55526 PL55526 PL65060 PL65060 PL55534 PL55534 PL55534 PL55033 PL52033 PL65060 PL65060 PL65060 PL55613

(i)	AWAMI VISA / MASTER CARD	Jan-June-2016	GL codes
	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%)	DIFFCOF
		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%	1
		12 months 0.093233 21.25%	1
		18 months 0.065456 21.44%	1
		24 months 0.051567 21.37%	1
		30 months 0.043233 21.21%	1
		36 months 0.043233 21.21% 36 months 0.037678 21.01%	1
		Credit on Phone to SBS Transactions (APR 24.58% to 29.27%)	
		Credit on Phone to SBS Factors & APR details:	PL55605
		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	
		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%	1
		18 months 0.06931 29.27%	
		18 months 0.06931 29.27%	
		18 months 0.06931 29.27% 24 months 0.05542 29.03%	
(ii)	Late Fee	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69%	PL55536
	Late Fee Merchant Discount Fee	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30%	PL55536 PL52025
(iii)		18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs.500/- or 10% of minimum amount whichever is higher	
(iii) (iv)	Merchant Discount Fee Cash Withdrawal Fee	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs.500/- or 10% of minimum amount whichever is higher Upto 5% of transaction amount	
(iii) (iv)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs.500/- or 10% of minimum amount whichever is higher	PL52025
(iii) (iv)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs.500/- or 10% of minimum amount whichever is higher Upto 5% of transaction amount Rs.400/- or 3% of cash advance amount whichever is higher 1% of cash advance amount	PL52025 PL55528
(iii) (iv)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards	18 months 0.06931 29.27% 24 months 0.05542 29.03% 30 months 0.04708 28.69% 36 months 0.04153 28.30% Rs.500/- or 10% of minimum amount whichever is higher Upto 5% of transaction amount Rs.400/- or 3% of cash advance amount whichever is higher 1% of cash advance amount or Rs.300/- whichever is higher	PL52025 PL55528 PL55528
(iii) (iv) (vi)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee:	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)	PL52025 PL55528
(iii) (iv) (vi) (vii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: Over Limit Fee	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higher	PL52025 PL55528 PL55528 PL55528 PL65060 PL55533
(iii) (iv) (vi) (vii) (viii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: Over Limit Fee Voucher retrieval fee:	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-	PL52025 PL55528 PL55528 PL65060 PL55533 PL55539
(iii) (iv) (vi) (vii) (vii) (ix)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee:	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.250/-	PL52025 PL55528 PL55528 PL55528 PL65060 PL55533 PL55539 PL55526
(iii) (iv) (vi) (vii) (viii) (viii) (ix) (x)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-	PL52025 PL55528 PL55528 PL65060 PL55533 PL55539
(iii) (iv) (vi) (vii) (vii) (viii) (ix) (x)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: Over Limit Fee Voucher retrieval fee: Card replacement fee / Upgrade Fee: Cheque return charges / rejected. Autopay service fee	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.400/-	PL52025 PL55528 PL55528 PL55528 PL65060 PL55533 PL55539 PL55526
(iii) (iv) (vi) (vii) (viii) (viii) (ix) (x) (xii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: 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	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.250/-	PL52025 PL55528 PL55528 PL55528 PL65060 PL55533 PL55539 PL55526
(iii) (iv) (vi) (vii) (viii) (viii) (ix) (x) (xii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: 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	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.400/-Rs.400/-	PL52025 PL55528 PL55528 PL55528 PL55533 PL55533 PL55526 PL55530
(iii) (iv) (vi) (vii) (vii) (viii) (ix) (x) (xii) (xiii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: 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	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.400/-	PL52025 PL55528 PL55528 PL55528 PL55533 PL55539 PL55526 PL55530
(iii) (iv) (vi) (vii) (vii) (viii) (ix) (x) (xii) (xiii) (xiii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: 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	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.250/-Rs.400/-S.500 or 2.5% of transaction amount whichever is higher5% on balance amount or Rs.1000 whichever is higher	PL52025 PL55528 PL55528 PL65060 PL55533 PL55539 PL55526 PL55530 PL55534 PL55538
(iii) (iv) (vi) (vii) (viii) (ix) (xi) (xii) (xii) (xiii) (xiii) (xii)	Merchant Discount Fee Cash Withdrawal Fee a) Cash advance fee / Call & Pay fee b) Acquiring bank charges c) Counter fee of other cards Cheque / Cash pickup fee: 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	18 months0.0693129.27%24 months0.0554229.03%30 months0.0470828.69%36 months0.0415328.30%Rs.500/- or 10% of minimum amount whichever is higherUpto 5% of transaction amountRs.400/- or 3% of cash advance amount whichever is higher1% of cash advance amount or Rs.300/- whichever is higher1% of cash advance amount or Rs.300/- whichever is higherRs.200/- (available in cities having Bank Alfalah branches)2% of the over limit amount or Rs.500/- whichever is higherLocal Rs.350/- and international Rs.800/-Rs.400/-Rs.400/-	PL52025 PL55528 PL55528 PL55528 PL55533 PL55539 PL55526 PL55530 PL55534

. ,	Mobile Banking Fee	Rs.5/- per transaction	PL65060
, ,	Merchant Cash Advance Incentive	Rs.25/-per transaction	PL55528
. ,	Documentation Fee	Rs.500/-	PL65060
	Mobile PIN issue Charges	Rs.10/- per PIN	PL65060
(xxi)	Foreign transactions	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	PL55613
(xxii)	Arbitration Charges	U\$\$ 500/-	PKR144340050
	Insurance Cancellation Charges	Rs. 100/-	PL65060
	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
	BTF Processing Fee	Rs. 500 or 2.5% of transaction amount whichever is higher	PL55534
	Direct Debit Enrollment Fee	Rs. 200	PL55534
· /	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
	Cheque book facility on all cards Issuance charges	Rs. 200 per book (20 leaves)	PL65060
	Foreign currency transactions processed through foreign merchants	Rs. 0.4 per dollar for all USD Transactions; for non USD international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613
(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.	PL55534
	CORPORATE CREDIT CARD	Jan-June-2016	GL codes
(i)	Service fee:	2% per month (24% APR) on Cash Advance	PL55601,PL55602
		2% per month (24% APR) on Retail Transactions	
()	Late Fee:	Rs.1,200 or 10% of minimum amount whichever is higher	PL55536
. ,	Cash Withdrawal Fee:		
	Cash advance fee	Rs.1,000/- or 3% of cash advance amount whichever is higher.	PL55528
	Acquiring bank charges	1 % of cash advance amount	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.1,000/- whichever is higher	PL55533
. ,	Voucher retrieval fee:	Local RS.500/- and international Rs.1,000/-	PL55539
	Card replacement fee:	Rs.2,000/-	PL55526
	Cheque return charges / Rejected Autopay service fee	Rs.1,000/-	PL55530
. ,	Credit Cover Premium	0.55% of outstanding amount	PKR144530050
	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
(XII)	Priority Pass Fee:	U\$\$ 10.00	
	a) Annual Fee b) Airport lounge Visit Fee	U\$\$ 31.80 per visit	PKR152150050 PKR152150050
	SMS Alert Fee	Rs.50/- per month	
	Mobile Banking Fee	Rs.100/- per month	PL55566 PL65060
	Mobile Banking Fee Merchant Cash Advance Incentive	Rs.100/- per month Rs.25/- per transaction	PL65060 PL55528
	Mobile PIN issue Charges	Rs.10/- per PIN	PL55528 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 border transaction fee will also be charged as per Visa/Master Card rules.	PL55613
(xviii)	Arbitration Charges	U\$\$ 500/-	PKR144340050
. ,	Internet Charges	Rs. 100/- (Per session)	PL65060
	Reward Point Booklet Charges	Rs. 300/- (Per Book)	PL65060
	Virtual Card Issuance Fee	Rs. 100/-	PL65060
(xxii)	Annual Fee	Rs. 6,000/- per card	PL55611
. ,	Card Renewal Fee	No renewal fee	
<u> </u>	Card Issuance Fee	No Issuance fee	
(xxv)	Direct Debit Enrollment Fee	Rs. 200	PL55534
	Chip Card issuance Fee	Rs. 750/- for Principal Member, Rs. 500 for Supplementary Card	PL52033
	Safe Custody Handling Charges	Rs. 500/- on Post dated cheques	PL65060
(xxvii)	Foreign currency transactions processed through	Rs. 0.4 per dollar for all USD Transactions; for non USD	
	i oreign currency transactions processed through		
	foreign merchants	international transactions, 3% to be charged in addition to Rs. 0.4 per dollar	PL55613

	PREPAID CARD	Jan-June-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
(vii)	SMS Alert Fee	Rs.50/- per month	PL55566
(viii)	Merchant Cash Advance Incentive / call and pay fee	Rs.25/-per transaction	
. ,			PL55528
(x)	Acquiring bank charges	1% of cash advance amount	PL55528
	Cheque return charges / rejected. Autopay service		
(^)	fee	Rs 800	PL55530
(xiii)	Utility bill payment	Rs.25/- per utility bill (through ATM)	
(7111)		Rs.30/- per utility bill (Below 5,000 through Call)	PL55548
		Rs.50/- per utility bill (Above 5,000 through Call)	1 233340
(viv)	Reload Fee	Rs. 100 /-	PL65060
<u> </u>	Internet Charges	Rs. 100/- (Per session)	
· /			PL65060
	Cheque Book Issuance Charges	Rs.300/-	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	PL55613
		-	
		border transaction fee will also be charged as per Visa/MasterCard	
		rules	
(xviii)	Arbitration Charges		PKR144340050
		rules	PKR144340050
	Arbitration Charges PAYROLL / MERCHANT CARD	rules	PKR144340050 GL codes
4b		rules US\$ 500/-	
4b i)	PAYROLL / MERCHANT CARD	rules US\$ 500/- Jan-June-2016	
4b i) (ii)	PAYROLL / MERCHANT CARD Card Issuance Fee	rules US\$ 500/- Jan-June-2016 NIL	GL codes
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee:	rules U\$\$ 500/- Jan-June-2016 NIL Rs.200/-	GL codes
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee	rules U\$\$ 500/- Jan-June-2016 NIL Rs.200/-	GL codes
4b i) (ii) (iii)	PAYROLL / MERCHANT CARD Card Issuance Fee Card replacement fee: Voucher retrieval fee Cash Withdrawal a) From Bank Alfalah's ATM	rules Image: Solid state	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	rules Image: Solid product of the solid product	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	rules US\$ 500/- Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction	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	rules US\$ 500/- Jan-June-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.	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528
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	rules US\$ 500/- Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- NIL Rs.15/- per transaction Rs.15/- per transaction	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 Balance Enquiry:	rules US\$ 500/- Jan-June-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.	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528
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	rules US\$ 500/- Jan-June-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	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528
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	rules US\$ 500/- Jan-June-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 NIL NIL NIL NIL NIL	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528
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	rules Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- Image: State St	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528
4b i) (ii) (iii) (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 c) From MNET ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM	rules US\$ 500/- Jan-June-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 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	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050
4b i) (ii) (iii) (iv) (iv)	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 Non-Bank Alfalah's ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM c) From Visa member bank ATM d) From Visa member bank ATM Mobile PIN issuance Charges	rules Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- Image: State St	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PL65060
4b i) (ii) (iii) (iv) (iv) (vi) (vi)	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 Non-Bank Alfalah's ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee	rules Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- Image: Comparison of the system of	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050
4b i) (ii) (iii) (iv) (iv) (vi) (vi)	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 Non-Bank Alfalah's ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM c) From Visa member bank ATM d) From Visa member bank ATM Mobile PIN issuance Charges	rules Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- Image: Comparison of the system of	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55566
4b i) (ii) (iii) (iv) (iv) (iv) (vi) (vii) (viii)	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 Non-Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee	rules US\$ 500/- Jan-June-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.10/- per PIN Rs.50/- per month Rs.25/-per transaction	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PKR144310050 PL55566 PL55528
4b i) (ii) (iii) (iii) (iv) (iv) (iv) (vii) (viii) (viii) (viii) (viii) (x) (x)	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 Non-Bank Alfalah's ATM d) From Visa member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM c) From MNET 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	rules Jan-June-2016 NIL Rs.200/- Local Rs.350/- and International Rs.800/- Image: Comparison of the system of	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PL55528 PL55528 PL55528 PL55566
4b i) (ii) (iii) (iii) (iv) (iv) (iv) (vii) (viii) (viii) (viii) (viii) (x) (x)	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 Non-Bank Alfalah's ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM b) From 1-Link member bank ATM b) From 1-Link member bank ATM c) From MNET ATM d) From Visa member bank ATM Mobile PIN issuance Charges SMS Alert Fee Merchant Cash Advance Incentive / call and pay fee	rules US\$ 500/- Jan-June-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.10/- per PIN Rs.50/- per month Rs.25/-per transaction	GL codes PL55526 PL55539 PKR144310050 PKR144310050 PL55528 PL55528 PL55528 PKR144310050 PKR144310050 PKR144310050 PL65060 PL55566 PL55528 PL55528
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	DEBIT CARD:	Jan-June-2016	GL codes
(i)	Card Issuance fee:		
	a) Supplementary card Issuance / Renewal fee	Rs 500	PL55611
	b) Supplementary Royal Platinum Debit Cards Issuance / Renewal Fee	Rs. 1000/-	PL55611
	c) Supplementary Alfalah Karobar Finance Debit	Rs. 750/-	
	Cards Issuance / Renewal Fee		PL55611
(ii)	a) Basic Card replacement fee:	Rs.500	PL55526
	b) Royal Platinum Debit Cards replacement fee	Rs. 1000/-	PL55526
	c) Alfalah Karobar Finance Debit Cards replacement fee	Rs. 750/-	PL55526
(iii)	Voucher retrieval fee	Local Rs.350 and international Rs.800	PL55539
· /	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	NIL	
	f) From Non-Bank Alfalah's POS Machine	Rs.300 or 3% of cash withdrawal amount, whichever is higher.	PL55528
(v)	Balance Enguiry :		
. /	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
vii)	SMS Alert Fee	Rs.50/- per month	PL55566
viii)	Virtual Card Issuance Fee	Rs. 100/-	PL65060
	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)	
(xii)	Priority Pass Fee:		
	a) Annual Fee	US\$ 10.00	PKR152150050
	b) Airport lounge Visit Fee	US\$ 31.80 per visit	PKR152150050
(xiii)	Annual Fee	Rs. 300/- per Classic / AKK Debit Card Per Year	
		Rs. 500/- per Gold / AKF Debit Card Per Year	PL55611
		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	PL55613
		border transaction fee will also be charged as per Visa/MasterCard	
		rules	
(xv)	Arbitration Charges	US\$ 500/-	PKR144340050
В	Personal Loans	Jan-June-2016	GL codes
i)	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	DI 53030
		an year where each partial payment cannot be less than a total of 6	PL52029
		installments).	
v)	Cheque Return Charges	Rs 500	PL55530
	Pay Order Reissuance	Rs 500	PL52003
	Enhancement Fee	Rs 2000	PL65060
	Litigation Charges	At Actual	PL65060
	Cheque collection Charges	Rs 500	PL65060
	Reissuance of Payoff Sheet / Ammortization Schedul		PL65060

Ĩ	Alfalah Auto Loan / Consumer Auto Lease Finance	Jan-June-2016	GL codes
i)	Processing & documentation charges per	Rs. 6,000/-	DI 52014
	application		PL52014
ii)	Vehicle Evaluation Charges (If Applicable)	Upto Rs. 3,000/-	PL65507
iii)	Registration Service Charges	Upto Rs. 3,000/-	Third party paymen
iv)	Premature Termination Charges		
	 12 or less installments remaining 	2 % of the principal outstanding	
	 13 to 24 installments remaining 	3 % of the principal outstanding	PL65076
	 25 to 36 installments remaining 	4 % of the principal outstanding	
	 37 to 84 installments remaining 	5 % of the principal outstanding	
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
viii)	Vehicle repossession charges	Upto Rs. 100,000/-	Third party paymen
	Survey charges for repossessed vehicle	Upto Rs. 2,500/-	Third party paymen
x)	Warehouse charges for repossessed vehicle	Rs. 1,000 per month	PL65076
xi)	Comprehensive insurance charges	At actual	Third party paymen
xii)	Income Evaluator Charges (if applicable)	Upto Rs. 3,000/-	Third party paymen
D	Alfalah Home Finance	Jan-June-2016	GL codes
	Processing Fee	Jan-Jan-2010	GECOUCS
,	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 paymen
		At Astrol including stars duty shares for last descentation	
	Desumentation Charges	At Actual, including stamp duty, charges for legal documentation,	DICEOAE
111)	Documentation Charges	on -site inspection during construction, lawyer's fee and charge	PL65045
		registration fee, as advised by the relevant agencies / persons.	
iv)	Late Payment Charges for Financed/Disbursed Loan	Rc 1000 per installment	PL65071
	amount	Rs. 1000 per installment.	FLUJU/1
v)	Penalty on BTF	Upto 6% of outstanding amount (if loan transferred to another	PL65072
		lender)	r LUJU/Z
	Early Settlement Penalty	5% if paid within first five years of disbursement and 3% afterwards	
	Alfalah Home Finance (all products	till maturity of facility.	PL65072
	excluding Green Mortgage)		
	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	Balloon / Partial payments exceeding 20% of outstanding facility in	
	10% & maximum of 20% of the outstanding	a year shall be subject to payment of upto 5% penalty on excessive	
	balance. However no balloon payment shall be	amount. Any balloon payment of whatsoever amount in the 1st	PL65072
	allowed during 1st year of disbursement without	year of disbursement shall attract 5% penalty on the amount	. 203072
	levy of penalty.	adjusted.	
	Adjustment of plot purchase Loan (Without		
17)	Construction)	Upto 6% of the plot purchase facility amount	PL65072
x)	In case the delay occurs on part of the customer in		
	availing the facility, the following fresh reports (If		
		At Actual	Third party paymen
	required) shall be obtained at his cost:		
	valuation report , Income estimation report.		
	All related charges like;Cheque Return Fee etc, as		PL65060
	applicable in general banking are payable.		F 203000
xii)	Income Estimation wherever applicable / required	At Actual	Third party paymen
:			