

Addendum to Conventional Banking Schedule of Charges (Cards - Consumer Banking) July – December, 2025 Effective August 18th, 2025

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
	a/MasterCard/AMEX Card				
1. Cre	dit Card Operations			1	
xxxx)	Balance Enquiry b) From 1-Link member bank ATM	PKR 6.26/- per enquiry (including receipt charges)	PKR 9.34/- per enquiry (including receipt charges)	Revision in Charges	23
xxxxv iii)	Balance Inquiry Receipt Printing Fee	PKR 3.13/- Per transaction when receipt is printed (Off-Us ATMs)	PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	Revision in Charges	23
2. Corp	orate/SME Credit Card				
xix) Ba	lance Enquiry				
b)	From 1-Link member bank ATM	PKR 6.26/- per enquiry (including receipt charges)	PKR 9.34/- per enquiry (including receipt charges)	Revision in Charges	25
4b. Pa	yroll				•
iii) Cas	h Withdrawal				
b)	From 1-Link member bank Local ATM	Rs. 23.44 per transaction	Rs. 35 per transaction	Revision in Charges	25
e)	Paper Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 3.13/- Per transaction when receipt is printed (Off-Us ATMs)	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	Revision in Charges	25
A. Visa	A/MasterCard/AMEX Card			I	1
4b. Pa					
	ance Enquiry				
b)	From 1-Link member bank Local ATM	Rs. 3.13/- per enquiry	Rs. 4.67 /- per enquiry	Revision in Charges	25
e)	Paper Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 3.13/- Per transaction	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction	Revision in Charges	25
		when receipt is printed (Off-Us ATMs)	when receipt is printed (Off-Us ATMs)		



S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
5. Deb	bit Card				
xv) Cas	sh Withdrawal				
b)	From Non-Bank Alfalah ATM without receipt	Rs. 23.44 per transaction	Rs. 35 per transaction	Revision in Charges	27
f)	Paper Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 3.13/- Per transaction when receipt is printed (Off-Us ATMs)	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	Revision in Charges	27
ix) Bala	ance Enquiry				
b)	From Non-Bank Alfalah ATM without receipt	Rs. 3.13/- per enquiry	Rs. 4.67/- per enquiry	Revision in Charges	28
d)	Paper Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 3.13/- Per transaction when receipt is printed (Off-Us ATMs)	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	Revision in Charges	28
	· · · · · · · · · · · · · · · · · · ·	ount and Alfa Remittance Acco			
1. Pay	Pak Chip Card				
v	Cash Withdrawal through Card (within Pakistan) without paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-	Free on BAFL ATM. Other Local ATMs Rs. 35/-	Revision in Charges	47
vi	Balance Enquiry Charges (within Pakistan) with paper receipt	b) Other Local ATMs Rs. 6.26/- per enquiry (including receipt charges)	b) Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	47
х	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	47



S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC (Jul-Dec 2025) Revised	Reason/ Justification for change	Page No.
2. Uni	onPay Chip Card		1	T	[
v	Cash Withdrawal through Card (within Pakistan) without paper receipt	b) ATM. Other Local ATMs Rs. 23.44/-	b) Other Local ATMs Rs. 35/-	Revision in Charges	47
vi	Balance Enquiry Charges (within Pakistan) with paper receipt	b) Other Local ATMs Rs. 6.26/- per enquiry (including receipt charges)	b) Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	47
xi	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	48
B - Alf	a Payroll Accounts		·		
1. Pay	Pak Chip Card	Γ	1		
v	Cash Withdrawal through Card (within Pakistan) without paper receipt	Free on BAFL ATM. Other Local ATMs Rs. 23.44/-	Free on BAFL ATM. Other Local ATMs Rs. 35/-	Revision in Charges	48
vi	Balance Enquiry Charges (within Pakistan) with paper receipt	b) Other Local ATMs Rs. 6.26/- per enquiry (including receipt charges)	b) Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	48
x	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	48
2. Uni	onPay Chip Card		·		
v	Cash Withdrawal through Card (within Pakistan) without paper receipt	b) ATM. Other Local ATMs Rs. 23.44/-	b) Other Local ATMs Rs. 35/-	Revision in Charges	49
vi	Balance Enquiry Charges (within Pakistan) with paper receipt	b) Other Local ATMs Rs. 6.26/- per enquiry (including receipt charges)	b) Other Local ATMs Rs. 9.34/- (including receipt charges)	Revision in Charges	49
xi	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- per Transaction on BAFL PKR 3.13/- Per transaction Other Local ATMs	RS. 5/- Per Transaction on BAFL ATMs Other Local ATMs Rs. 4.67/-	Revision in Charges	49
	1	1	· ·	1	L



Ms Rs. Revision in Charges	49
Revision in	49
Ms Revision in Charges	50
Ms Rs. Revision in Charges	50
I	
Ms Revision in Charges	50
4s Rs. Revision in Charges	50
I	
Revision in nsaction Charges	53
i	
. Other Revision in Charges	58
	58
	Ms Rs. Revision in Charges action on Insaction Ms I. Other Revision in Charges I. Other Revision in Charges I. Other Revision in