Addendum to Schedule of Charges Jul to Dec 2025 - Effective July 31st, 2025

Bank Alfalah Consumer Banking

(Refer to page no. 26)

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC - (Jul-Dec 2025) Proposed Changes		Reason/ Justification	Page No.
			Particular	Charges	for change	110.
A. Visa/MasterC	Card/AMEX Card					
5. Debit Card						
ii) FCY Debit Card	Issuance/Annual Fee					
a)	Foreign Currency Account Debit Card - USD (FCY ATM) Issuance/Annual Fee Charges	USD 15 Per Year	a) Foreign Currency Account Debit Card - USD (FCY ATM) Issuance/Annual Fee Charges *Only allowed in Pakistan	USD 30 Per Year	Changes in Narration & Revision in Charges	26
b)	Foreign Currency Account Debit Card - GBP (FCY ATM) Issuance/Annual Fee	GBP 15 Per Year	b) Foreign Currency Account Debit Card - GBP (FCY ATM) Issuance/Annual Fee Charges *Only allowed in Pakistan	GBP 30 Per Year	Changes in Narration & Revision in Charges	26
c)			c) FCY Debit Card Issuance/Annual Fee (ESFCA)	USD 15 Per Year	New Addition for Differentiation between both FCY Debit Cards	26

S.No	Particulars	SOC (Jul-Dec 2025) Existing	SOC - (Jul-Dec 2025) Proposed Changes		Reason/ Justification	Page No.
			Particular	Charges	for change	
A. Visa/Master	Card/AMEX Card					
5. Debit Card						
iii) Basic Card Re	placement Fee					
e)	FCY Debit Card replacement fee	USD 5	e) FCY Debit Card replacement fee (ESFCA)		Changes in Narration	26
g)	Foreign Currency Account Debit Card - USD (FCY ATM) replacement fee	USD 5	g) Foreign Currency Account Debit Card - USD (FCY ATM) replacement fee *Only allowed in Pakistan		Changes in Narration	26
h)	Foreign Currency Account Debit Card - GBP (FCY ATM) replacement fee	GBP 5	h) Foreign Currency Account Debit Card - GBP (FCY ATM) replacement fee *Only allowed in Pakistan		Changes in Narration	26