

Addendum to Schedule of Charges Jan to Jun 2026 - Effective May 21st, 2026

Bank Alfalah General Banking

(Refer to page no. 42)

S.No	Particulars	Existing Charges Jan-Jun 2026 (Existing)	Proposed Charges Jan - June 2026 (effective May, 21 st 2026)
D. Miscellaneous Charges			
		For LCY TDR's	For LCY TDR's
14.	Term Deposit Encashment Penalty for LCY and FCY Deposits	<p>Profit will be paid for the completed term at the applicable minimum saving rate* or the rack rate for the nearest completed tenor whichever is lower. In case where customer profit rate is below the applicable rate (either MSR or rate for nearest completed rate), profit rate -2% shall be paid to customer for completed rate. The penalty amount shall be capped to the extent of customer profit only, principal shall remain intact in all cases. However, if partial profit has been paid to customer, recovery of profit shall be made as per the applicable rate.</p> <p>*Applicable minimum savings rate to be either the rate at the time of booking or the prevailing rate, whichever is lower.</p>	<p>Profit will be paid for the completed term at the applicable Minimum Savings Rate (MSR)* or the rack rate for the nearest completed tenor, whichever is lower. In case where the customer's profit rate is below the applicable rate (either MSR or the rate for the nearest completed tenor), a profit rate of 2% less than the applicable rate shall be paid to the customer for the completed term.</p> <p>Furthermore, in the event of premature encashment, BAFL reserves the right to adjust the amount payable to customers for all tenors, excluding 7-day and 1-month tenors, in order to recover any additional costs or charges incurred by the Bank. Such adjustments shall be computed on the original principal amount at the applicable PKRV** (corresponding to the original tenor) for the remaining days to maturity. The said additional cost or charges shall be deducted from the total payable amount (principal + profit); such deduction shall be applicable notwithstanding that the final payout may be less than the original principal amount.</p> <p>In case if partial profit has already been paid, recovery or adjustment of profit shall be made as stated above.</p> <p>* The applicable Minimum Savings Rate (MSR) shall be either the rate at the time of booking or the prevailing rate, whichever is lower.</p> <p>** PKRV shall be the rate applicable on the day of booking or on the day of premature encashment, whichever is higher.</p>