

Addendum to Schedule of Charges (IBG) July 2026 – December 2026

A. Imports

(Refer to page no. 02 and 03)

S.No	Section	Charge Type	Existing (Jul-Dec) 2026)	Addendum (25 Aug -Dec 2026)	Page No
1.	General Banking – I. Debit Card 1. Classic, Gold and PayPak Debit Card	i) 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 (Same to be applied for DCC transactions)	4.5% of the transaction amount or Rs. 125/- whichever is higher	30
2.	General Banking – I. Debit Cards 2. Signature / Power Pack Signature Debit Card	xi) 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 (Same to be applied for DCC transactions)	4.5% of the transaction amount or Rs. 125/- whichever is higher	30
3.	General Banking K. ATM	7. 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 (Same to be applied for DCC transactions)	4.5% of the transaction amount or Rs. 125/- whichever is higher	31

B. Exports

(Refer to page no. 06)

S.No	Description		Charge Type	Existing (Jan-Jun 2025)		Addendum (Jan-Jun 2025)		Page No
4.	Digital Banking D. Alfa Current Islamic, Alfa Savings Islamic and Alfa Payroll Islamic		h) 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 (Same to be applied for DCC transactions)		4.5% of the transaction amount or Rs. 125/- whichever is higher		38
5.	Digital Banking F. Alfa Remunerative Current Payroll Account - Islamic		h) 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 (Same to be applied for DCC transactions)		4.5% of the transaction amount or Rs. 125/- whichever is higher		40
6.	Islamic Roshan Digital Account	14) Foreign Transactions	Islamic Roshan Digital Account – FCY	Islamic Roshan Digital Account – PKR	Islamic Roshan Digital Account – FCY	Islamic Roshan Digital Account – PKR	42	
			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.	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 (Same to be applied for DCC transactions)	4.5% of the transaction amount or Rs. 125/- whichever is higher	4.5% of the transaction amount or Rs. 125/- whichever is higher		

B. Exports

(Refer to page no. 06)

S.No	Description	Charge Type	as per Visa/MasterCard rules (Same to be applied for DCC transactions)		Addendum (Jan-Jun 2025)		Page No
7.	Virtual Debit Card	Advance Tax on international transactions Note: Third currency transactions will be rst converted into USD as per rate quoted by the card schemes	Filer: 05% Non Filer: 10%	-	-	Filer 0.5% of the International Spend Amount Non Filer 1% of the International Spend Amount	40
8.	General Banking (i)Debit Cards Point(6)	Advance Tax on international transactions Note: Third currency transactions will be rst converted into USD as per rate quoted by the card schemes	N/A	N/A	N/A	Filer 0.5% of the International Spend Amount Non Filer 1% of the International Spend Amount	31