

# Schedule of Bank Charges

(Excluding FED/Sales Tax)

From 1st July to  
31st December 2026



Bank Alfalah  
The Way Forward

Bank Alfalah Limited  
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Bank Alfalah  
The Way Forward

# Summary of Revision in Charges Effective 1st July 2026

## Advances/Finances

<b>A. Advances</b>		
1.c) New Facility Initiation/Renewal of Facility (where applicable)		
ii) SME/Commercial Borrower (new facility)	Renewal at existing/reduced level Up to Rs. 4.999M - PKR 4,700/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 49.999M - PKR 11,500/- From Rs.50M to Rs. 99.999M - PKR 17,500/- Rs.100M & above - PKR 27,500/- Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	Page 10
<b>3. Bank Alfalah Karobar Finance</b>		
i) Processing Fee (Up-front with LAF)	Renewals at existing/reduced level Up to Rs. 4.999M - PKR 4,000/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 200M - PKR 10,000/- Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	Page 13

<p><b>5. Bank Alfalah Quick Finance</b></p> <p>ii) Renewal/Enhancement Charges</p>	<p>Rs. 800/- per application Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.</p>	
<p><b>7. Bank Alfalah Merchant Line</b></p> <p>i) Processing Fee (Up-front with LAF)</p>	<p>Renewals at existing/reduced level. Up to Rs. 4,999M - PKR 5500/- From Rs. 5M to Rs. 9,999M - PKR 11500/- From Rs. 10M to Rs. 15M - PKR 17000/ Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.</p>	<p>Page 14</p>

## Consumer Banking

### A. Visa/MasterCard/AMEX Card

<p><b>1. Credit Card Operations</b></p>		
<p>ii) Classic Card Annual Fees</p> <p>iii) Classic Supplementary Card Annual Fee</p> <p>iv) Visa Ultra Cash Back Credit Card (Issuance Fee)</p> <p>v) Visa Ultra Cash Back Credit Card (Annual Fee)</p> <p>vi) Visa Ultra Cash Back Credit Card Supplementary (Annual Fee)</p> <p>vii) Gold Card Annual Fee</p> <p>viii) Gold Supplementary Card Annual Fee</p> <p>ix) Platinum Card Annual Fee</p> <p>x) Platinum Supplementary Card Annual Fee</p> <p>xi) Mastercard Optimus Card Annual Fee</p> <p>xii) Mastercard Optimus Supplementary Card Annual Fee</p> <p>xiii) AMEX Gold Card Annual Fees</p> <p>xiv) AMEX Gold Supplementary Card Annual Fee</p> <p>xv) Signature Card Annual Fee</p> <p>xvi) Signature Supplementary Card Annual Fee</p> <p>xvii) Card Replacement Fee (Basic &amp; Supplementary) - Classic Card, Gold Card, AMEX Card &amp; Ultra Card</p> <p>xviii) Card Replacement Fee (Basic &amp; Supplementary) - Platinum Card, Optimus MasterCard &amp; Signature Card)</p> <p>xix) Late Payment Fee:</p>	<p>Rs. 7,000/-</p> <p>Rs. 3,500/-</p> <p>Rs. 11,000/-</p> <p>Rs. 11,000/-</p> <p>Rs. 5,500/-</p> <p>Rs. 14,000/-</p> <p>Rs. 7,000/-</p> <p>Rs. 23,000/-</p> <p>Rs. 11,500/-</p> <p>Rs. 17,000/-</p> <p>Rs. 8,500/-</p> <p>Rs. 13,500/-</p> <p>Rs. 7,000/-</p> <p>Rs. 30,000/- (Reduced fee of Rs. 5,000/- will be charges after meeting spend criteria)</p> <p>Rs. 15,000/- (Reduced fee of Rs. 2,500/- will be charges after meeting spend criteria)</p> <p>Rs. 1,500/-</p> <p>Rs. 2,500/-</p> <p>Rs. 2500/- Flat</p>	<p>Page 21</p>

xxiv) Step by Step/Credit on Phone to SBS Processing Charges	Minimum 2.5% or Rs 1,500 whichever is higher, to maximum up to 25% + FED	Page 22
xxix) Pay via Bank Alfalah Credit Card on Alfa App & Web	0.75% + FED of Transaction Amount	
xxx) SMS Alerts Fee	Free	
xxxii) Foreign Transactions	4.5% of the transaction amount or Rs. 125/- which ever is higher	
xxxix) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)	Rs. 1,150/- for cardholder + Rs 1,150/- for each accompanying guest (inclusive of FED/Sales Tax)	
xxxxxi) POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline	Page 23
<b>2. Corporate/SME Credit Card</b>		
xii) Foreign Transactions	4.5% of the transaction amount or Rs. 125/- which ever is higher	Page 24
xxiv) POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline	
<b>3. Debit Card</b>		
<b>Basic &amp; Supplementary Card Issuance/Annual Fee</b>		
i) VISA Classic / AKK Debit Basic Card	Rs. 3,800/-	Page 25
ii) VISA Classic / AKK Debit Supplementary Card	Rs. 2,100/-	
iii) VISA Gold / AKF Debit Basic Card	Rs. 5,500/-	
iv) VISA Gold / AKF Debit Supplementary Card	Rs. 3,100/-	
v) VISA Gold Debit Card Roshan Digital Account Annual Fee	Rs. 5,500/-	
vi) VISA Gold Debit Supplementary Card for RDA customers	Rs. 3,100/-	
vii) VISA Platinum Debit Basic Card	Rs. 11,000/-	
viii) VISA Platinum Debit Supplementary Card	Rs. 5,500/-	
ix) VISA Signature Debit Basic Card	Rs. 23,000/-	
x) VISA Signature Debit Supplementary Card	Rs. 11,500/-	
xi) VISA Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 23,000/-	
xii) VISA Pehchaan Debit Basic Card	Rs. 5,500/-	
xiii) VISA Pehchaan Debit Supplementary Card	Rs. 3,100/-	
xiv) UnionPay PayPak Co-badged Classic Debit Basic Card	Rs. 3,000/-	
xv) UnionPay PayPak Co-badged Classic Debit Supplementary Card	Rs. 1,600/-	
xvi) UnionPay PayPak Co-badged Gold Debit Basic Card	Rs. 3,800/-	
xvii) UnionPay PayPak Co-badged Gold Debit Supplementary Card	Rs. 2,000/-	
xviii) UnionPay PayPak Co-badged Platinum Debit Basic Card	Rs. 8,000/-	
xix) UnionPay PayPak Co-badged Platinum Debit Supplementary Card	Rs. 4,200/-	
xx) PayPak Debit Basic	Rs. 3,000/-	
xxi) PayPak Debit Supplementary Card	Rs. 1,600/-	
xxii) Pink PayPak Debit Basic	Rs. 3,000/-	
xxiii) Pink PayPak Debit Supplementary Card	Rs. 2,000/-	
xxiv) VISA Gold / Digital bundle per year	Rs. 1,000/-	
xxv) Foreign Currency Account Debit Card - USD (FCY ATM) Issuance/Annual Fee Only allowed in Pakistan	USD 30 Per Year	
xxvi) Foreign Currency Account Debit Card - GBP (FCY ATM) Issuance/Annual Fee Only allowed in Pakistan	GBP 30 Per Year	
xxvii) FCY Debit Card Issuance/Annual Fee (ESFCA)	USD 15 Per Year	

**Basic & Supplementary Cards Replacement Fee**

The replacement fee for Basic &amp; Supplementary cards is the same.

i)	VISA Classic Debit Card	Rs. 2,000/-
ii)	VISA Gold/Pehchaan Debit Card	Rs. 3,000/-
iii)	VISA Platinum Debit Card	Rs. 3,700/-
iv)	VISA Signature Debit Card	Rs. 4,000/-
v)	UnionPay PayPak Co-badged Classic Debit Card	Rs. 1,800/-
vi)	UnionPay PayPak Co-badged Gold Debit Card	Rs. 2,200/-
vii)	UnionPay PayPak Co-badged Platinum Debit Card	Rs. 3,800/-
viii)	PayPak Debit Card	Rs. 2,200/-
ix)	Pink PayPak Debit Card	Rs. 2,200/-
x)	Foreign Currency Account Debit Card - USD (FCY ATM) replacement fee *Only allowed in Pakistan	USD 5
xi)	Foreign Currency Account Debit Card - GBP (FCY ATM) replacement fee *Only allowed in Pakistan	GBP 5
xii)	FCY Debit Card replacement fee (ESFCA)	USD 5
xiii)	Debit Card Replacement Fee on Roshan Digital Account	Rs. 3,000/
xiv)	E-Commerce Decline Transaction Fee	Rs. 90/- per decline
xv)	POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline
xvi)	Bank Alfalah Kamyab Karobar	Rs. 3800/- per Classic / AKK Debit Card Per Year Rs. 5,500/- per Gold / AKF Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year Rs. 5,500/- per Pehchaan Debit Card Per Year Rs. 11,000/- per Platinum Debit Card Per Year Rs. 23,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year Rs. 3,000/- per PayPak Debit Card Per Year *Rs. 3,000/- per Basic Pink PayPak Debit Card
		*Issuance Fee will be calculated based on the average balance maintained in Month 2 and will be charged in Month 3 only if the required average balance of PKR 50,000 is not maintained. *Annual fee will be waived if the average balance maintained over the last 6 months is greater than or equal to PKR 50,000. Gold Card issuance on Roshan Digital Account is not free; both issuance and annual fee of PKR 5,500 will be charged.

<p>xi) Asaan Digital Account</p> <p>xii) Freelance Digital Account</p> <p>xiii) Bank Alfalah Kashtkaar Current Account</p> <p>xiv) Bank Alfalah Premier</p> <p>xv) Bank Alfalah Infinite</p>	<p>Rs. 3,800/- per Classic Debit Card Per Year Rs. 5,500/- per Gold Debit Card Per Year Rs. 3,000/- per PayPak Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year</p> <p>Classic Debit Card - PKR 3,800/-, Gold Debit Card - PKR 5,500/- Paypak Debit Card PKR 3,000/- UnionPay PayPak Co-badged Classic PKR 3,000/- UnionPay PayPak Co-badged Gold PKR 3,800/- UnionPay PayPak Co-badged Platinum PKR 8,000/-</p> <p>Rs. 3,800/- per Classic / AKK Debit Card Per Year Rs. 5,500/- per Gold / AKF Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year Rs. 5,500/- per Pehchaan Debit Card Per Year Rs. 11,000/- per Platinum Debit Card Per Year Rs. 23,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year Rs. 3,000/- per PayPak Debit Card Per Year Rs. 3,000/- per Basic Pink PayPak Debit Card</p> <p>*Issuance Fee will be calculated based on the average balance maintained in Month 2 and will be charged in Month 3 only if the required average balance of PKR 50,000 is not maintained.</p> <p>The PayPak, Pehchaan, and FCY Account debit cards are free.(Annual, Issuance and Replacement)</p> <p>All Cards are free</p>	<p>Page 27</p>
<p>xviii) Foreign Transactions</p> <p>xxix) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)</p>	<p>4.5% of the transaction amount or Rs. 125/- which ever is higher</p> <p>Rs. 1,150/- for cardholder + Rs 1,150/- for each accompanying guest (inclusive of FED)</p>	<p>Page 28</p>
<p><b>B. Personal Loans</b></p>		
<p><b>1. Personal Loans</b></p>		
<p>ii) Late Payment Fee</p>	<p>Rs. 1,500/- per missed installment</p>	<p>Page 29</p>
<p><b>C. Pehchaan Finance</b></p>		
<p>ii) Late Payment Fee</p>	<p>Rs. 1,500/- per missed instalment</p>	

<b>F. Instant Loan</b>		Page 30
ii) Early Termination Charges	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	
iii) Partial Payment Facility*	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount  A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments.	
iv) Late Payment Charges	Rs. 1,500/- per missed installment.	
<b>G. Prime Minister's Youth Business &amp; Agriculture Loan Scheme (Laptop financing &amp; loans to Prospective overseas workers)</b>		
i) Processing Fee + Tax / Duties	Rs. 100/-	Page 31
ii) Late Payment Fee	Rs. 1,500/- per missed installment.	
iii) Litigation Charges	At Actual	
iv) End User Rate	0%	
<b>H. Bank Alfalah Auto Loan/Consumer Auto Lease Finance</b>		
<b>1. Bank Alfalah Auto Loan/Consumer Auto Lease Finance</b>		
i) Above SOCs are applicable on all Alfalah Auto Loan Product variants including Instant Auto Loan, RAPID Auto Loan and Roshan Apni Car.		
ii) For Government subsidy schemes Processing & Early termination Charges shall be applicable as per the Terms and Conditions of the scheme however Stamp duty shall be charged 'At actual'. Other applicable charges includes Late Payment Charges, Registration Service & Vehicle Repossession Charges as per Auto Loan SOCs.		
<b>I. Bank Alfalah Home Finance</b>		
<b>1. Bank Alfalah Home Finance</b>		
i) Processing Fee Processing Fee - Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna	No processing fee	Page 32
vi) Early Settlement Penalty Bank Alfalah Home Finance (Except for Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna)	First year : 5% of the outstanding amount 2nd & 3rd year: 4% of the outstanding amount 4th & 5th : 3% of the outstanding amount After 5 Year: 1% of the outstanding amount	
viii) Balloon/Partial Payments a. All Home Finance Products except for Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna & Roshan Apna Ghar		
<b>Acquiring Business – Retail Payment Solutions</b>		
<b>B. POS</b>		Page 33
2) Surcharge for International Transactions	Up to 1.50%*	

# General Banking

<b>B. Remittances (Domestic)</b>		Page 35
1.a) Banker's Cheque***	For Non-Account holder: Up to 100k-Rs. 720/- (flat), Above 100k-Rs. 1,200/- (flat); For Non-Account holders, Banker's Cheque up to PKR 500,000/- can be made on daily basis. Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc	
<b>C. Sale/Purchase of Securities, and Safe Deposit Lockers</b>		Page 36
<b>1. Safe Deposit Locker</b>		
1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)	
i) Small	*Rent Rs. 8,000/- per annum	
ii) Medium	*Rent Rs. 10,000/- per annum	
iii) Large	*Rent Rs. 13,000/- per annum	
<b>2. Digital Locker</b>	Rental fee (to be received in advance or at commencement of the period for a year) Small Locker – Rent PKR 20,000/- per Annum Medium Locker - PKR 30,000/- per Annum Large Locker - PKR 40,000/- per Annum	
<b>D. Miscellaneous Charges</b>		Page 39
<b>5. Issuance, Retrieval, etc. of Statements/Certificates/Documents</b>		
5.h) Service Charges for not maintaining requisite balance, as defined below for all products***:		
i) PKR Current Plus Account Rs. 25,000/- monthly average balance (account opening balance Rs. 1,000/-)	Rs. 43/- per month	
v) FCY Current Accounts	NIL	

<p>13. Bank Alfalah At Work-Payroll Accounts*</p>	<p>- No initial Deposit and Minimum Balance Requirement  Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis.  *Terms and Conditions apply.  **Replacement cards will be charged as per prevailing SOC.  ** VISA Gold/UnionPay PayPak Co-badged Gold Debit Card &amp; VISA Platinum/UnionPay PayPak Co-badged Platinum Debit Card will be charged as per prevailing SOC</p> <p>Regular Current, Classic Current Account, and PLS Savings Accounts for employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below.)</p> <p>1) From PKR Current Plus Account (1001) to CPA Current Account( 1011)</p> <p>1) From CPA Current Account (1011) to PKR Current Plus Account (1001)</p>	<p>Page 41</p>
<p>14. Term Deposit Encashment Penalty for LCY and FCY Deposits</p>	<p><b>For LCY TDR's</b></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, BAFI 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 difference between the PKRV at the time of booking and PKRV at the time of encashment (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>	

# Digital Banking

<b>F - Digital TDRs</b>		
Digital Term Deposit Encashment Penalty for LCY Digital TDRs	<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 difference between the PKRV at the time of booking and PKRV at the time of encashment (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>	Page 47
<b>G - Virtual Debit Card</b>		
i) Card Issuance Fee	PKR 250/- +FED/Sales Tax	
ii) b) International Usage Charges Purchases in USD. Advance Tax on international transactions Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes.	Filer: 5% Non-Filer: 10%	
<b>K - Digital Channels/Alternative Delivery Channels</b>		
4. Branch Banking SMS Alert Fee (with multilingual feature) - Branch Banking / Counter Transactions & Digital Banking (In-App notifications will be sent on ALFA Transactions)	PKR 250/- per month + FED	Page 48
Branch Banking SMS Alert Fee (with multilingual feature) - Branch Banking / Counter Transactions, Digital Banking & ALFA Transactions	PKR 300/- per month + FED	
7. International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED)	Rs. 1,200/- per transaction	
8. International Acquiring Access Fee-For Balance Inquiry conducted by internationally issued cards on BAFL ATMs	Rs. 180/- per transaction	Page 49
<b>N - Digital Locker</b>		
	<p>Rental fee (to be received in advance or at commencement of the period for a year)</p> <p>Small Locker - Rent PKR 20,000/- per Annum Medium Locker - PKR 30,000 /- per Annum Large Locker - PKR 40,000/- per Annum</p>	Page 51

<b>S - Alfa Business Accounts Alfa Business Current Account Features</b>	
Bankers Cheque	Refer to General Banking Section
Cheque book charges	Refer to General Banking Section
<b>T - Alfa Business Savings Account Features</b>	
Bankers Cheque	Refer to General Banking Section
Cheque book charges	Refer to General Banking Section
<b>U - Debit Card Cash Withdrawal per day Limit Upgrade via ATM</b>	
1. Per Day limit fee	PKR 250 +FED per day
Limit upgrade fee are exclusive of FED/Sales Tax.	
<b>V - ATM Cash withdrawal with Personalised Denomination</b>	
1. Per transaction	PKR 50 + FED per transaction

## Bank Alfalah Premier

Type	Minimum Threshold
Mortgage** Salary Credit***	PKR 30 Million PKR 1 Million
Premier Business	Current Account : PKR 1.5 Million (Mandatory) with PKR 100 Million SME or Commercial or PKR 250 Million Trade or Business Account (other than above) PKR 100 Million

**Following Debit Cards are offered to Premier Customers based on the above eligibility criteria:**  
Premier VISA Signature Debit Card  
Pehchaan Debit Card  
Pay Pak Debit Card  
Foreign Currency Account Debit Card

Note: Quarterly Premier VISA Signature Debit Card / Premier Platinum Credit Card fee of PKR 5,750+FED/Sales Tax will be levied in case of non-maintenance of required quarterly average balance mentioned above.

**Following Credit Cards are offered to Premier Customers based on the above eligibility criteria:**  
Premier Platinum Credit Card  
Amex Gold Credit Card

6. Shapes Visits: PKR 2,500+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms & conditions apply

\*\*Including at least PKR 2 Million in Current Account  
\*\*\*Payroll Current Account is mandatory

## Bank Alfalah Infinite

**Infinite client can avail the following card variants:**

\*\*\*Debit Card shall be issued to Infinite account owned by the Female only.

## Roshan Digital Account

S.No.	Description	Roshan Digital Account - FCY	Roshan Digital Account - PKR
5	Visa Gold Debit Card Issuance Charges / Annual Fee	Not applicable	Rs. 5,500/-
6	Visa Signature Debit Card Issuance / Annual Fee	Not applicable	Rs. 23,000/-
7	Debit Card Replacement Fee	Not applicable	Rs. 3,000/-
8	Debit Card Delivery Fee	Not applicable	Flat PKR 10,000
9	Cheque Book Delivery Fee (Only Cheque Book Delivery)	Flat PKR 10,000/-	Flat PKR 10,000
10	Duplicate Debit Card	Not applicable	Rs. 3,000/-
12	Outward Remittance (from Pakistan)	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e. <\$5000/- & >\$5000/-	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e. <\$5000/- & >\$5000/-
17	Postal Charges/ International Courier Charges	Flat PKR 10,000/	Flat PKR 10,000/

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## Asaan Roshan Digital Account

S.No.	Description	Asaan Roshan Digital Account - FCY	Asaan Roshan Digital Account - PKR
26.	Visa Gold Debit Card Issuance Charges / Annual Fee	Not applicable	Rs. 5,500/-

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## Roshan Digital Business Account

S.No.	Description	Roshan Digital Business Account - FCY	Roshan Digital Business Account - PKR
34.	Account Opening	Free	Free
35.	Account Maintenance/ Minimum balance service charges	Free	Free
36.	Account Balance Inquiry	Free	Free
37.	Cheque Book Issuance	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf
38.	Cheque Book Delivery Fee(Only Cheque Book Delivery)	Flat PKR 10,000/-	Flat PKR 10,000/-
39.	Inward Remittance (from abroad)	Bank does not charge for inward Remittance maintaining account with us. Correspondent bank charges range in between \$30 /- to \$50/- depending upon the slabs i.e <\$5000/- and >\$5000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-
40.	Outward Remittance (from Pakistan)	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e. <\$5000/- & >\$5000/-	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e. <\$5000/- & >\$5000/-

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## General Banking

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- D. Miscellaneous Charges

## Digital Banking

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- D. Branchless Banking Corporate Card
- E. Branchless Banking Supply Chain Digitisation Wallet Card
- F. Digital TDR
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- K. Digital Channels/Alternative Delivery Channels
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- O. Cash In - M Wallet
- P. Earned Wage Financing
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- S. Alfa Business Accounts Alfa Business Current Account Features
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- U. Debit Card Cash Withdrawal per day Limit Upgrade via ATM
- V. ATM Cash withdrawal with Personalised Denomination

## Bank Alfalah Premier

## Bank Alfalah Infinite

## Roshan Digital Account

# Trade Services

## A. Imports

GL Account

1. Letter of Credit Commission		
1.a) i) Cash Letter of Credit  Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts. In case of revolving LCs, LC, commission should be charged on each shipment	Volume < 10 M 1st Quarter-0.4% Subsequent Quarter-0.25% Volume 10 M-100 M 1st Quarter-0.3% Subsequent Quarter-0.18% Volume 100 M-200 M 1st Quarter-0.15% Subsequent Quarter-0.10% Volume >200 M 1st Quarter-0.10% Subsequent Quarter-0.10% or as per approval from competent authority  Minimum charge of Rs. 2,200/- or as per arrangement approved by the Credit and Business authorities. The annual volume shall be ascertained on the basis of firm commitment (past record) which shall be documented in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.	52305
ii) LCs to be issued against 100% cash margin	As per arrangement with the customer approved by the Credit and Business authorities.	52305
1.b) i) Letter of Credit under "Supplier Credit", Pay-As-You-Earn Scheme and Deferred Payment Letter of Credits for a period of over one year	Commission at the time of opening of Letter of Credit at the rate upto 0.45% per quarter or part thereof upto final payment, Minimum Rs. 2,000/- commission to be charged on full amount of Letter of Credit, that is, liability plus interest payable thereon for the period from date of opening of Letter of Credit till its expiry; thereafter, commission will be recovered on quarterly basis on outstanding/reduced liability as per revised Schedule of Charges applicable as on date.	52305
ii) In case of LG/Undertaking to be issued favouring NBP for providing forward cover exchange risk under suppliers/buyers credit on behalf of applicant	Commission @ 1.6% per annum on reducing liability basis or as per arrangement approved by the Credit and Business authorities. Minimum Rs. 2,000/-.	52305
1.c) Revalidation Commission	On expiry of LC when the same is validated, revalidation commission will be recovered as is applicable for opening fresh LC as above. NIL if the revalidation period falls within the quarter for which the LC commission has already been recovered.	52306

# Trade Services

## A. Imports

GL Account

1.d)	Transfer of Letter of Credit to new beneficiary	When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit as 1.a) above.	52306
1.e)	Letter of Credit Confirmation/ Cancellation in case where the charges are on account of applicant	At actuals including our incidental charges.	Relevant Expense Code
1.f)	Letter of Credit cancellation	Rs. 2,400/- plus SWIFT charges.	52304
1.g)	Non-reimbursable Letter of Credit under Barter/Aid/Loans 1st Quarter  Subsequent Quarter	1.2% per quarter or part thereof minimum Rs. 1,500/-.  0.30% for each subsequent quarter or part thereof minimum Rs. 2,000/-.	52305
1.h)	Acceptance Commission if bills are to be drawn at usance under Letters of Credits	a) Rs. 1,100/- per bill to be charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.15% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 600/-. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.	52308
1.i)	i) Amendments ii) Amendment involving increase in amount and on extension in period of shipment/negotiation	Rs. 1,800/- per transaction (flat) Rs. 1,800/- per transaction plus commission as per item 1.a) 1.b) 1.f) and above.	52306 52306
1.j)	FI Issuance	Rs. 100/- per transaction	52368
1.k)	FI BDA	Rs.100/- (Per BDA)	52368
1.l)	Transfer of EiF / FI	Rs. 600/- per transfer	52368
1.m)	FOC (Free of cost) FI	Rs. 1,200/- per FOC	52305
1.n)	Issuance of Freight Certificate for imports on FOB	Rs. 1,800/-	52309
1.o)	Extention in maturity of Usance bills under LC	Rs. 1,200/- per bill	52306
1.p)	FED / Sales Tax Invoice Certificate	Rs. 350/- per certificate	
1.q)	Issuance of Business Performance Certificate for previous years	Rs. 1,000/- per certificate	52309

## 2. Import Collection/Contract Bills (Under Sight Letter of Credit)

2.a)	Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)	Mark-up @ Rs.0.50/- per 1000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	Relevant Markup Income Account
2.b)	Markup on import bills under usance Letter of Credit if not paid by the importer on maturity date	Mark-up @ Rs.0.50/- per 1000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
2.c)	Advance remittance to suppliers abroad against imports	0.1% with minimum commission Rs 4,500/-	PL52309

# Trade Services

## A. Imports

GL Account

3. Import Collection/Contract Bills		
3.a) Handling Charges	Rs. 1,250/- (flat) in addition to correspondent charges as realised.	PL52314
3.b) Returned Unpaid	Rs. 1800/- per case in addition to correspondent bank charges + Courier Charges at actual.	55517
4. Import on Consignment Basis		
4.a) Contract registration for import	0.10% minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
4.b) Handling Charges	Rs. 1,200/-	PL52314
4.c) Contract Amendment	Rs. 1,200/-	52313
4.d) Extension in maturity of Usance bills under contract	Rs. 1,200/-	52313
5. Other Charges		
5.a) Postage	Rs. 175/- or actual, whichever is higher	55507
5.b) Courier Service	As per actual	65062
5.c) SWIFT Messages i) Full Text of Letters of Credit ii) Brief Text of Letters of Credit iii) Brief Text/Fax amendment of LCs/cancellation	Rs. 1,500/- Rs. 600/- Rs. 500/-	55510 55510 55510
5.d) Obtaining credit reports on supplier from credit rating agency	Rs.5,000 or at actual whichever is higher.	Relevant Expense Code
5.e) Correspondence charges, if any will be recovered	As per actual	55510
5.f) Service charges/retirement comm against import transactions i.e. Import bill (PAD), Usance bills under Letter of Credits, collection/contract and consignment basis.	0.125% flat (Min Rs. 900/-) or per arrangement approved by the Credit and Business authorities.	PL52309
5.g) Handling of discrepant documents presented under L/C	US\$ 75 including FED/Sales Tax (to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed).	52310
5.h) Temporary financing due to non-payment on maturity date of FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/forced situation	Mark-up @ Rs.0.50/- per 1000/- on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Relevant Markup Income Account
5.i) Issuance of NOC to other Banks for booking Foreign Exchange or effecting remittance under our L/C or registered contract	Rs. 1,200/- per NOC	52368
5.j) Vendor Charges	At actual	52309

# Trade Services

## A. Imports

GL Account

6. CLP processing charges, where LC or trade related limits are being proposed only	If a limit is primarily approved for a group where its group concerns are allocated sub-limits then the processing charges should be taken only once i.e. not for each company. In case, group concerns are approved separate limits, each entity would be treated individually and the charges recovered separately for each entity.	
6.a) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Up to Rs. 4,999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9,999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49,999M - Up to 0.2% or a minimum of PKR 28,000/- From Rs. 50M to Rs. 99,999M - Up to 0.2% or a minimum of PKR 35,000/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 55,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.b) Renewal	Renewal at existing/reduced level Up to Rs. 4,999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 5M to Rs. 9,999M - Up to 0.2% or a minimum of PKR 6,500/- From Rs. 10M to Rs. 49,999M - Up to 0.2% or a minimum of PKR 11,500/- From Rs. 50M to Rs. 99,999M - Up to 0.2% or a minimum of PKR 17,500/- Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500/- Or as per arrangement approved by the Bank's Competent Authority.	52305
6.c) EOL/OTT	Up to Rs. 19,999M - Up to 0.2% or a minimum of PKR 4,700/- From Rs. 20M to Rs. 49,999M - Up to 0.2% or a minimum of PKR 7,500/- Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000/- Or as per arrangement approved by the Bank's Competent Authority.	52305

### Note:

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation of 'Forward Cover' Facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Charges may be collected in Pak-Rupee or Foreign Currency in all categories.
- Bank reserves the right to change the rate of markup at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

# Trade Services

## B. Exports

GL Account

1. Letter of Credit		
1.a)	i. Advising our customer ii. Advising other customer iii. Advising Inland Letter of Credit	Rs. 2,500/- (flat) Rs. 3,500/- (flat) Rs. 2,000/- (flat)
52316		
1.b)	Amendment	Amendment Advising for customers Rs. 1,600/- non-customers Rs. 1,800/
52316		
1.c)	Confirmation	0.30% per quarter Min Rs.1,200 or as per arrangement approved by the Credit and Business authorities.
52315		
1.d)	Transfer of Export Letter of Credit	Rs. 1,500/-
52316		
1.e)	Export LC Cancellation	Rs. 1,000/- plus SWIFT charges
52304		
2. Export Bills		
2.a)	Documents sent to other banks for negotiation under restricted Letter of Credit	Rs. 1,500/- (flat)
55517		
55517		
2.b)	Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union Accounts	Rs. 1,500/- (flat)
55517		
55517		
2.c)	Foreign bills sent for collection returned unpaid	Rs. 1,500/- (flat)
55517		
3. Collections		
3.a)	Clean Financial Instruments	Rs. 245/- per collection
65052		
3.b)	Documentary (on which bank does not earn any exchange income)	Rs. 1,200/- per collection
55517		
4. Service Charges		
4.a)	i) Service Charges against export documents sent on collection basis where payment cover is already received in Bank's Foreign Currency Account/Advance Payment	Rs.0.18 Per Rs. 100/-. Minimum Rs. 1,500/-
55517		
55517		
4.b)	i) DLTL per Eform ii) DLTL for full financial year 'Incremental Cases'	Min Rs. 1,800/- Per GD/FI 0.125% or Rs. 7,000/-, whichever is lower of the amount reimbursed by SBP or as per arrangement approved by the Credit and Business authorities.
55511		
4.c)	Discrepant Documents Charges	Minimum Rs.2,500/- Maximum 0.1% subject to ceiling of Rs.6,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
52310		
4.d)	Clean Document Charges	Minimum Rs. 2,000/- Maximum 0.05% subject to ceiling of Rs. 4,000/- plus courier charges or as per arrangement approved by the Credit and Business authorities.
52330		

# Trade Services

## B. Exports

GL Account

4.e)	Handling fee for freight subsidy cases	Rs. 245/-	55511
4.f)	Export development surcharge - Handling Fee	Rs. 80/- (subject to change by EPB)	55511
4.g)	Late realisation negotiation (Sight) handling fee	If proceeds not realized within due date, then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
4.h)	Late realisation negotiation (Usance)	If proceeds not realized within financing days then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities	65036
4.i)	Late realisation of export proceeds against negotiation/purchase/ discounting (Sight bills) in FE-25 deposits	If proceeds not realized within due date then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
4.j)	Late realisation of export proceeds against negotiation/purchase/ discounting (Usance bills) in FE-25 deposits	If proceeds not realized within due date then markup Mark-up @ Rs.0.50/- per 1000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	65036
4.k)	Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAFL	0.12%, minimum Rs. 1,200/-	55517
4.l)	NOC issuing charges for each Form 'E'	Rs. 600/- per form	52368
4.m)	NOC for entitlement against EE statement	Rs. 1,750/- per NOC	52368
4.n)	Issuance of business performance certificate of previous years	Rs. 1,000/- per certificate	55517
4.o)	Export Proceed Transfer	0.1% or Rs. 1,350/-, whichever is lower	55517
4.p)	Issuance of EPRC beyond one year	Rs. 600/- per certificate	55517
4.q)	Handling of ERS Application	Rs. 900/-	55517
4.r)	Export Performance Verification	Rs. 1,200/- per EE form	55517
4.s)	Vendor Charges	At actual	
4.t)	Obtaining SBP approval for Trade Transactions except 'Reply to Show Cause/Legal Notice'	Rs. 1,250/- per case.	
4.u)	B2C transaction per invoice	Rs. 250/-	
4.v)	Guarantee Collection	Rs. 1,600/- (per LG inclusive of all charges)	
4.w)	Obtaining credit reports on supplier from credit rating agency	Rs.5,000 or at actual whichever is higher	

# Trade Services

## B. Exports

GL Account

5) New Facility/Enhancement	New facility/enhancement/renewal with enhancement Upto Rs. 4.999M - Upto 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Upto 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Upto 0.2% or a minimum of PKR 28,000 From Rs. 50M to Rs. 99.999M - Upto 0.2% or a minimum of PKR 35,000 Above Rs. 100M - Upto 0.2% or a minimum of PKR 55,000 Or as per arrangement approved by the Bank's Competent Authority.	52305
5.a) Renewal	Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 6,500 From Rs. 10M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 11,500 From Rs. 50M to Rs. 99.999M - Up to 0.2% or a minimum of PKR 17,500 Above Rs. 100M - Up to 0.2% or a minimum of PKR 27,500 Or as per arrangement approved by the Bank's Competent Authority.	52305
5.b) EOL/OTT	Up to Rs. 19.999M - Up to 0.2% or a minimum of PKR 4,700 From Rs. 20M to Rs. 49.999M - Up to 0.2% or a minimum of PKR 7,500 Above Rs. 50M - Up to 0.2% or a minimum of PKR 10,000 Or as per arrangement approved by the Bank's Competent Authority.	52305

### Note:

- Any charges in respect of export business other than above mentioned are not to be recovered.
- All State Bank of Pakistan punitive charges relating to delayed repatriation of fund will be debited to customer account.

# Trade Services

## C. Foreign Bills Purchased/Collection

GL Account

1.a) Issuance (Traveller's Cheques) (Foreign Currency)	1% amount of TCs sold minimum Rs. 200/-.	52051
1.b) FCY Cheques/Drafts/TCs sent on collection	US\$ 25 plus actual courier charges, (correspondent bank charges will be extra-if any, FCY Cheques drawn on foreign Banks should be $\geq$ US\$ 1,000/- or equivalent FCY).	65052
1.c) Registration of student case	US\$ 100 first year, every renewal US\$ 75 plus applicable remittance charges.	55579

## D. Inland Letters of Credit

### 1. Letter of Credit

1.a) Issuance	0.4% per quarter or part thereof. Minimum Rs. 2,000/- or as per arrangement approved by the Credit and Business authorities.	52305
1.b) i) Amendments	Rs. 1,800/- (flat) per amendment	52306
ii) Amendment involving increase in amount and/or extension in period of dispatch/delivery/negotiation	Rs. 1,400/- per amendment plus commission as per item number 1.a) above	52306
1.c) Acceptance Commission	a) Rs. 600 (flat) per bill charged at the time of retirement of bills. b) In addition, commission at the rate Up to 0.125% per quarter for any period beyond the validity of Letter of Credit. Minimum Rs. 500/-.  (However, no commission to be charged if the maturity/ payment period of the bills falls within the period for which LC opening commission has already been recovered.)	52308 52308
1.d) Service charges/retirement commission on retirement of Sight/Usance Bills	0.125 % of bill amount (flat) minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities.	PL52309
1.e) Confirmation/Cancellation	In case of confirmation 0.25% per quarter or part thereof minimum Rs. 500/- In case of cancellation Rs. 1,500/-.	Confirmation: 52315 Cancellation: 52304
1.f) Sales Tax FED/Sales Tax Invoice Certificate	Rs. 360/-	65078
1.g) Handling of Discrepant Documents	Rs. 3,000/- per bill to be deducted from proceeds.	52310

### 2. Collection

2.a) Documentary	Inland Export Collection : 0.40% of document value minimum Rs. 900/- or as per arrangement approved by the Credit and Business authorities	52330
2.b) Clean (including cheques)	Rs. 500/- flat on bill less than USD 10,000/- Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	65051

# Trade Services

## D. Inland Letters of Credit

GL Account

3. Purchase of Bills/Cheques etc.		
3.a) i) Documentary Bills other than those drawn against Letter of Credit	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330
ii) Through branches of our Bank	As per arrangement with the customer.	52330
3.b) i) Clean Bills/Trade Cheques	0.45% minimum Rs. 200/- plus markup from the date of purchase to the date of payment and courier charges.	52330/51500
ii) Invoice Finance/Guarantee Discounting	0.45% minimum Rs. 200/- plus markup from the date of finance or discounting to the date of payment.	52330/51500
iii) Through branches of our Bank	As per arrangement with the customer.	52330/51500
3.c) i) Purchase of Usance Draft under Usance Letter of Credit	Usual commission as at 3.a above, plus markup/markdown from the date of purchase till the date of payment.	52330
ii) Markup if retired Up to 21st day	Rs. 0.55 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment).	65034
iii) Markup if retired during next 210 days	Rs. 0.65 per Rs. 1,000/- per day (after the date of maturity that is next day of maturity till the date of payment) or as per arrangement approved by the Credit and Business authorities.	65034
3.d) Dividend Warrants, etc.	0.72% of the amount of dividend warrants, minimum Rs. 60/-	52621
3.e) Negotiation at Sight	0.25% minimum Rs. 500/-	52312
3.f) Collection Charges for Usance Bills	0.40% per bill, minimum Rs. 500/-	52330
4. Unpaid items		
4.a) Returning Charges		
i) Documentary Bills	Rs. 400/- per bill	52607
ii) Clean Bills	Rs. 400/- per bill	52607
5. Other Charges		
5.a) Collection Agent Charges	As per actual	Relevant Expense Code
5.b) Postage	At actual	55507/55581
5.c) Telex	Rs. 500/- (full)	55510
5.d) Storage Charges	Rs. 50/- per pack per day	52607

### Note:

- Collecting agent charges, if the collecting bank is different, will be extra.
- Other 'out-of-pocket' expenses will be charged at actual.

# Advance/Finances

## A. Advances

GL Account

1.a)	Project Examination/Term Loan Due Diligence Fee	1.5% of project facility requested or as arrangement approved by the Credit and Business authorities.	55563
1.b)	Interim Review/Processing Fee	Rs. 3,500 (flat)	55563
1.c)	New Facility Initiation/Renewal of Facility (where applicable)	If a limit is primarily approved for a group where its group concerns are allocated sub-limits, then the processing charges should be taken only once that is not for each company. In case, group concerns are approved separate limits, each entity would be treated individually and the charges recovered separately for each entity.	
	i) Corporate Borrower	Up to 0.01% of sanctioned amount or as per arrangement approved by the Bank's Competent Authority.	55563
	ii) SME/Commercial Borrower (new facility)	New facility/enhancement/renewal with enhancement Up to Rs.4.999M - PKR 4,700/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 49.999M - PKR 28,000/- From Rs. 50M to Rs. 99.999M - PKR 35,000/- Rs.100M & above - PKR 55,000/-	55563
		Renewal at existing/reduced level Up to Rs. 4.999M - PKR 4,700/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 49.999M - PKR 11,500/- From Rs.50M to Rs. 99.999M - PKR 17,500/- Rs.100M & above - PKR 27,500/- Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	55563
	iii) OTT/EOLs	Up to Rs. 19.999M - PKR 4,700/- From Rs. 20M to Rs. 49.999M - PKR 7,500/- Rs. 50M & Above - PKR 10,000/-	55563

# Advance/Finances

## A. Advances

GL Account

1.d)	Commitment Fee/Up-front Fee	0.50% - 1.00% (on sanction/renewal) or as per arrangement approved by the Credit and Business authorities (if mentioned in the approval/sanction advice).	52019
1.e)	Legal & Administration Fee (where legal advise is obtained)	As per actual	Relevant Expense Code
1.f)	Miscellaneous charges (documents, evaluation of security and maintenance thereof)	As per actual	Relevant Expense Code
1.g)	Replacement of Securities (interim)	i) For cash/cash equivalent Rs. 3,500/- (flat) ii) For other securities Rs. 7,000/- (flat)	52607
1.h)	To mark lien on securities not issued by us	Rs. 550/- (service charges)	52607
1.i)	Registration of charge with Registrar of Securities Exchange Commission of Pakistan (SECP)	Actual charges incurred by the branch.	Relevant Expense Code
1.j)	Late payment of instalments Commercial TF (If TF is to be repaid on amortisation basis)	Markup@Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged.	52235
1.k)	Penal markup on CF pledge after expiry	1.00% p.a on outstanding exposure of CF pledge in case of non-adjustment after expiry.	

## 2. Charges for Advances Against Pledge/Hypothecation

2.a)	Godown Rent	As per actual	Relevant Expense Code
2.b)	Godown Staff Salaries	As per actual	Relevant Expense Code
2.c)	i) Godown inspection charges when inspection is carried out by Bank's staff <ul style="list-style-type: none"> <li>• Within municipality limits or within a radius of 10 km from Branch</li> <li>• Outside municipality limits</li> </ul>	As per actual As per actual	Relevant Expense Code Relevant Expense Code
	ii) Godown inspection charges when inspection is carried out by outside agencies		Relevant Expense Code
	(a) Where inspection is carried out within the same city	As per actual	Relevant Expense Code
	(b) For inspection of godowns/ stocks located outside the city area (over 35 Km)	As per actual	Relevant Expense Code
2.d)	Other incidental expenditure (insurance, legal etc.)	As per actual	Relevant Expense Code
2.e)	Collection of coupon (on Government certificates issued by other banks/ saving centres under lien to us)	Rs. 1,000/- per visit per site	52607

# Advance/Finances

## A. Advances

GL Account

2.f) Issuance of delivery orders against finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Up to Rs. 500/-or as per arrangement approved by the Credit and Business authorities.	52607														
2.g) Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed/current assets for acquiring further finance from other Banks/ Financial Institutions	Up to Rs.10,000 or as per arrangement approved by the Credit and Business authorities.	52368														
2.h) i) Temporary LCY Financing due to non-payment on maturity date of acceptance liability, overdue post import facility STF/FIM/FAPC/- FAFB/STF/TF or any other liability arising out of unarranged/forced situation	Markup@Rs. 0.82/- per 1,000/- daily products on the bill/Principal overdue amount shall be charged (For FAPC/FAFB) or any other liability arising out of unarranged/forced situation Mark-up @ Rs.0.50/- per 1000/- on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities. (for OVERDUE FIM and FATR)	Relevant markup income code														
ii) Penalty for late payment of markup	<p>Fifteen days beyond the due date are given to service markup. Should the markup not been serviced within those ~fifteen days, then penalties as given are to be charged at the at rate indicated on a per day basis for the entire period beyond the grace period during which the markup has not been serviced. This period will not include the -fifteen day permissible as grace period. (e.g. in case markup is recovered on 16th Day, no LPC would be applicable) In case of partial payments relevant slab as per balance due shall be applicable. Furthermore, LPC shall be charged facility-wise. The said charge are not applicable to SBP Export Refinance, LTFF cases and PPGs (their charges are separately mentioned in relevant section of SOC)</p> <table border="1" data-bbox="479 1329 857 1561"> <thead> <tr> <th>Slab (markup due)</th> <th>Penalty per day</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 500,000/-</td> <td>Rs. 200/-</td> </tr> <tr> <td>b/w Rs. 500,001/- and Rs. 1,000,000/-</td> <td>Rs. 450/-</td> </tr> <tr> <td>b/w Rs. 1,000,001/- and Rs. 2,000,000/-</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>b/w Rs. 2,000,001/- and Rs. 4,000,000/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>b/w Rs. 4,000,001/- and Rs. 5,000,000/-</td> <td>Rs. 2,750/-</td> </tr> <tr> <td>Above Rs. 5,000,000/-</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Slab (markup due)	Penalty per day	Up to Rs. 500,000/-	Rs. 200/-	b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-	b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-	b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-	b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-	Above Rs. 5,000,000/-	Rs. 5,000/-	52235
Slab (markup due)	Penalty per day															
Up to Rs. 500,000/-	Rs. 200/-															
b/w Rs. 500,001/- and Rs. 1,000,000/-	Rs. 450/-															
b/w Rs. 1,000,001/- and Rs. 2,000,000/-	Rs. 1,000/-															
b/w Rs. 2,000,001/- and Rs. 4,000,000/-	Rs. 1,800/-															
b/w Rs. 4,000,001/- and Rs. 5,000,000/-	Rs. 2,750/-															
Above Rs. 5,000,000/-	Rs. 5,000/-															
iii) Temporary financing due to non-payment on maturity date of acceptance liability under FE25	<p>Import: If loan is not settled within due date then penalty subject to the treasury approved rates + 3% (penalty amount)" is to be charged from the date of maturity or as per arrangement approved by the Credit and Business authorities.</p> <p>Export &amp; Export Refinance: If proceeds not realised within due date then markup @ Rs. 0.65 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.</p>															

# Advance/Finances

## A. Advances

GL Account

2.i) Business Commitment and Compensatory Commission	If a party fails to pass on committed business in writing while getting the credit line sanctioned in its favour, the bank reserves the right to recover compensatory commission (every time of renewal/extension) maximum at the rate of 1.00% to the extent of shortfall in business so committed to be routed through us or as per arrangement approved by the Credit and Business authorities.	52019
2.j) ECIB Report	Rs 60/- per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL & OTT) or at the time of Restructuring/ Rescheduling of the facility.	55587

## 3. Bank Alfalah Karobar Finance

i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - PKR 4,000/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 200M - PKR 10,000/-	52023
	Renewals at existing/reduced level Up to Rs. 4.999M - PKR 4,000/- From Rs. 5M to Rs. 9.999M - PKR 6,500/- From Rs. 10M to Rs. 200M - PKR 10,000/- Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	52023
ii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
v) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	

# Advance/Finances

GL Account

4. Bank Alfalah Milkiat Finance		
i) Processing Fee(Up-front with LAF)	Rs. 8,500/- or 0.2% of the loan amount, whichever is higher.	55561
ii) Late Payment Charges	Existing applicable rate on Loan will be applied on overdue principal installment	55559
iii) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iv) Legal Charges	Actual charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation Charges	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Business & Financial Appraisal Charges	At actual	Relevant Expense Code
5. Bank Alfalah Quick Finance		
i) Processing Charges	Rs. 1,600/- per application	55567
ii) Renewal/Enhancement Charges	Rs. 800/- per application Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	55567
iii) Late Payment Charges	Rs. 200/- per day after 15 days of becoming due.	55568
6. EEZEE Finance		
i) Processing Charges	Rs. 2,000/-	52041
ii) Renewal/Enhancement Charges	Rs. 1,000/-	52041
iii) Late Payment Charges	Rs. 50/- per day to be recovered from 16th day after due date.	52042
7. Bank Alfalah Merchant Line		
i) Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - PKR 5500/- From Rs. 5M to Rs. 9.999M – PKR 11500/- From Rs. 10M to Rs. 15M - PKR 17000/ Additionally, Processing fee shall also be applicable on annual basis for cases approved for 03 years validity but with annual review condition.  Renewals at existing/reduced level. Up to Rs. 4.999M - PKR 5500/- From Rs. 5M to Rs. 9.999M – PKR 11500/- From Rs. 10M to Rs. 15M - PKR 17000/ Processing fee shall also be applicable on annual basis for cases approved for 03 years validity of charge documents but with annual review condition at existing level.	52043
ii) Documents Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
iii) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
iv) Late Payment Charges	Rs. 200/- per day after 5 days of becoming due.	

# Advance/Finances

GL Account

8. Bank Alfalah Bill and Cash		
Processing Fee (Up-front with LAF)	New facility/enhancement/renewal with enhancement Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Up to 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Up to 0.2% or a minimum of PKR 20,000 Or as per arrangement approved by the Bank's Competent Authority.	55595
	Renewal at existing/reduced level Up to Rs. 4.999M - Up to 0.2% or a minimum of PKR 5,000 From Rs. 5M to Rs. 9.999M - Up to 0.2% or a minimum of PKR 10,000 From Rs. 10M to Rs. 19.999M - Up to 0.2% or a minimum of PKR 15,000 From Rs. 20M to Rs. 50M - Up to 0.2% or a minimum of PKR 20,000 Or as per arrangement approved by the Bank's Competent Authority.	55595
Late Payment Charges	Rs. 50 per day after due date.	55596
9. Bank Alfalah Fleet Finance		
1- Processing Fee	0.5% of the finance amount. Minimum Rs. 5,000/-, if finance amount is less than Rs. 1.0 million.	
2- Late Payment Charges	0.1% per day of the overdue Instalment.	
3- Cheque Return Charges	Rs. 100/- per dishonored cheque.	
4- Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	
5- Early Termination Charges a. If Terminated in the 1st year b. If Terminated in the 2nd year c. If Terminated in the 3rd year d. If Terminated in the 4th year e. If Terminated in the 5th year	a. 5% of the principal outstanding b. 4% of the principal outstanding c. 3% of the principal outstanding d. 2% of the principal outstanding e. 1% of the principal outstanding	
6- Legal Documentation Charges	At actual	
7- Vehicle Valuation Charges (if applicable)	At actual	
8- Income Estimation Charges (if applicable)	At actual	
9- Comprehensive Insurance Charges	At actual	
10-Vehicle Repossession Charges	Up to Rs. 100,000/-	
11- Survey Charges for Repossessed Vehicle	At actual	
12- Vehicle Registration Service Fee	Up to Rs. 20,000/-	
13- Warehouse Charges for Repossessed Vehicle	Rs. 1000/- for small vehicle (Cars, Vans, Jeeps, etc.) Rs. 10,000/- for large commercial vehicles (Trucks, Buses, etc.)	

# Advance/Finances

## B. Lease Finance (as per the arrangement with the customer)

GL Account

Processing charges will be recovered once for the complete lease period		
i) Front-end Fee	0.5% of lease amount or as per arrangement approved by the Credit and Business authorities.	55563
ii) Documentation handling charges per sanction advice	Rs. 3,000/-	55563
iii) Termination Charges		
a) Termination takes place in the first year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
b) Termination takes place in the second year	5% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
c) Termination takes place in the third year	4% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
d) Termination takes place in the fourth year	3% of the principal outstanding or as per arrangement approved by the Credit and Business authorities.	55546
e) Termination takes place in the fifth year	2% of the principal outstanding or as per arrangement approved by the Credit & Business authorities. NIL charges in case of damage/theft of leased asset.	55546
iv) Commitment Charges for Issuance of BAFL Letter of Comfort	0.5% per calendar quarter on the amount of Letter of Comfort.	52019
v) Additional Lease Rentals	0.1% per day of the overdue rental principal amount.	52235
vi) Cheque Return Charges	Rs. 250/- per cheque	55530

## C. Agri Finance/Bank Alfalah Kashtkar Credit (AKC)/Bank Alfalah Zarie Sahulat

i) Processing Fee		
a) Fresh/Enhancement/Renewal cum Enhancement	In case of enhancement, fee to be calculated on enhanced amount only i) Up to Rs. 1M @Rs.1800/- ii) Above Rs. 1M to Rs. 5M @0.25% of the limit with a minimum Rs. 5,000/- iii) Above Rs. 5M to Rs. 10M @0.22% of the limit with a minimum Rs. 14,000/- iv) Above Rs. 10M to Rs. 25M @0.17% of the limit with a minimum Rs. 25,000/- v) Above Rs. 25M @0.12% of the limit with a minimum Rs. 43,000/-	52022 52022
b) Renewal Fee (flat)	i) Up to Rs. 1M @Rs. 1,500/- ii) Above Rs. 1M to Rs. 5M @Rs. 5,000/- iii) Above Rs. 5M to Rs. 10M @Rs.12,500/- iv) Above Rs. 10M to Rs. 25M @Rs. 20,000/- v) Above Rs. 25M @Rs. 25,000/-	
ii) Project Examination Fee	Maximum 0.5% of the project facility approved.	52022
iii) Commitment Fee	As per arrangement approved by the Credit and Business authorities.	52019
iv) Legal Charges	Actual and approved charges of lawyers on the Bank's approved panel.	Relevant Expense Code
v) Property Valuation	Actual charges of valuers on the Bank's approved panel.	Relevant Expense Code
vi) Documentation Charges	Actual cost of revenue and special adhesive stamps.	Relevant Expense Code
vii) Registration of security interests in Secured Transaction Registry (STR), including initial modification, termination charges etc.	Actual as per schedule prescribed by SECP ( <a href="https://str.secp.gov.pk/public/fees.aspx">https://str.secp.gov.pk/public/fees.aspx</a> ) Account / GL PKR176060993	55523

# Advance/Finances

GL Account

viii) Punjab Land Records Authority (PLRA) Service Charges (in Punjab province only)	Actual as prescribed in the fee challan/schedule issued by PLRA.	
ix) Late Payment Charges (LPCs)	<p>RF / Revolving Lines:</p> <p>Beyond 30 days grace period, LPCs (except PDDC) on account of periodical markup / principle amount of RF Lines: i) For available limits up to Rs. 1.00M: @Rs. 100/- per day till regularization. ii) For available limits up to Rs.5.00M: @Rs. 230/- per day till regularization. iii) For available limits above Rs.5.00M to Rs.25.00 M: @Rs. 250/- per day till regularization. iv) For available limits above Rs.25.00 M: @Rs. 325/- per day till regularization</p> <p>TF Lines:</p> <p>Markup @Rs. 0.82/- per Rs.1,000/- daily product basis on the overdue principal amount shall be charged.</p> <p>Note: i) 25% rebate in renewal fee shall be available where markup servicing &amp; installment payments are within 7 days from due date during the review cycle. ii) Processing fee shall be payable on or before disbursement of facility</p>	
x) Digital Farm Advisory Services (where customer opts)	Flat @0.10% of the farm credit limit	
<b>C. 1 Agri Finance/Tractor</b>		
Tractor under AZS / AKC (Per unit)	<p>i) Flat Rs.6,000/- for facilities upto Rs.2.00 M</p> <p>ii) Flat Rs.8,500/- for facilities above Rs.2.00 M</p> <p>iii) No separate charges for CIB / Nadra verisys</p>	
<b>C.2 Unsecured Lending/Clean Lending</b>		
i) Processing Fee a) Fresh/Renewal/Enhancement	i) Up to Rs. 5M @0.5% of the limit with a minimum Rs. 1,500/-	
ii) Late Payment Charges (LPCs)	<p>RF / Revolving Lines:</p> <p>Beyond 30 days grace period LPCs on account of periodical markup / principle amount up to Rs.5.00M: @Rs. 200/- per day till regularization.</p> <p>TF Lines:</p> <p>Markup @Rs. 0.82/- per Rs.1,000/- daily product basis on the overdue principal amount shall be charged.</p> <p>Note: i) 25% rebate in renewal fee shall be available where markup servicing &amp; instalment payments are within 7 days from due date during the review cycle. iii) Processing fee shall be payable on or before disbursement of facility</p>	

Mera Kaam Meri Pehchaan		
i) Processing Fee	1% of approved limit or Min. Rs. 10,000 whichever is higher - for fresh loans or as approved by Approving authority.	
ii) Penal Markup	i) Term Loan: Penal mark-up (@ Rs. 0.82/- per 1,000/- daily products on the overdue principal amount to be charged However, existing applicable rate on Loan will be applied on overdue principal installment under Refinance scheme for Women Entrepreneurs.	
iii) Late payment Charges	ii) AFF (Financing Mode): Late Payment Charges to be charged as per SOC	
iv) Additional Lease Rentals	iii) AFF (Leasing Mode): Additional Lease Rentals (ALRs) to be charged as per SOC	
v) Pre-payment	5% of the outstanding principal amount in the 1st & 2nd year. 4% of the outstanding principal amount in the 3rd & 4th year. No penalty in 5th year. (Not to be applied under Refinance scheme for Women Entrepreneur).	

## SME Deposit Bonanza

i) Processing Fee per application Up to Rs. 10.0 M	Fresh 0.25% of approved limit or min Rs. 10,000/- whichever is higher	Renewal 0.15% of approved limit or min Rs. 7,500/- which ever is higher
ii) Other Charges Late payment charges	STF/Medium/Long Term Finance: Penal markup @ Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged	

## D. Other Advances

i) Bank Alfalah Pasban Cash Line a) Processing Charges b) Renewal/Enhancement Charges c) Late Payment Charges	Rs. 500/- per application Rs. 250/- per application Rs. 100/- per day after 15 days of becoming due	
ii) Bank Alfalah Green Energy a) Processing Fee (Up-front with LAF)  b) Late Payment Charges	a) New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher b) Markup@Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged.	
iii) SBP Refinance Schemes a) Processing Fee (Up-front with LAF)  a) Late Payment Charges	a) New facility/Enhancement/Renewal with Enhancement 0.2% of loan amount or Rs. 5,000/-, whichever is higher  b) Existing applicable rate on Loan will be applied on overdue principal installment.	

# Advance/Finances

GL Account

<p>iv) SME ASAN Finance Scheme  a) Processing Fee (Up-front with LAF)  b) Late Payment Charges</p>	<p>a) New facility: Up to Rs. 5.00M 0.25% of facility amount or Rs. 10,000/- whichever is higher Above Rs. 5.00M up to Rs. 10M 0.20% of facility amount or Rs.10,000/-whichever is higher  Enhancement/Renewal with Enhancement: Up to Rs. 5.00M 0.15% of facility amount or Rs. 7,500/- whichever is higher Above Rs. 5.00M up to Rs. 10M 0.10% of facility amount or Rs.7,500/-whichever is higher  b) Markup@Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged.</p>	
<p>v) PM Youth Business &amp; Agriculture Loan Scheme (PMYB&amp;ALS)  a) Processing Fee (Up-front with LAF)  b) Late Payment Charges</p>	<p>a. PKR 100/- as per SBP Circular  b. Markup@Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged.</p>	
<p>Markup@Rs. 0.82/- per 1,000/- daily products on the overdue principal amount shall be charged.</p>		
<p><b>E. Guarantees</b></p>		
<p>CLPs for guarantees are subject to processing charges as mentioned in 1.c. Advance section CLP processing charges.</p>		
<p>1.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bill and Railway Receipt</p>	<p>PKR 2,000/- (Flat), against 110% cash margin (The cash margin may be reduced to 100% or as per arrangement approved by the Credit and Business authorities)</p>	<p>PL52395/PKR 159640001</p>
<p>1.b) Guarantees issued to Collector of Customs in lieu of payment of export duty, which remains valid for 6 months</p>	<p>0.60% per quarter or part thereof. Minimum Rs. 1,500 or as per arrangement approved by the Credit and Business authorities.</p>	<p>PL52395/PKR 159640001</p>
<p>1.c) Guarantees secured against Cash/Cash collaterals (Deposits/Government Securities, etc.)</p>	<p>Against 100% Deposit Under Lien (Current Account): Negotiable (Minimum. Rs. 1,250/-) per annum"</p> <p>On account other than 100% cash margin and current account:  1) Minimum 0.15% per quarter having good account turnover. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities.</p> <p>2) Maximum 0.30% per quarter. Minimum Rs. 1,250/- or as per the arrangement approved by the Credit and Business authorities. All guarantees issued by Bank Alfalah against the receipt of counter guarantee from Correspondent Bank's counter guarantees the commission charged to the customers would be determined and approved by Financial Institution Division.</p>	<p>PL52395/PKR 159640001  PL52395/PKR 159640001  PL52395/PKR 159640001</p>

## Advance/Finances

1.d) Other Guarantees	<p><b>Annual Volume</b> Up to Rs. 50M Up to Rs. 150M Up to Rs. 300M Minimum Rs. 1,500/-</p> <p>The above relaxations from 0.40% shall be allowed or as per arrangement approved by the Credit and Business authorities based on the cash margin % and other credit risk factors.</p> <p>For allowing such privileged rates a commitment letter shall be taken from the customer and placed on record. While executing renewal of the facility the Credit marketing and the sanctioning authorities both shall ensure that committed annual volume was routed otherwise balance from the full commission at 0.4% per quarter for every LG issued within the year shall be recovered.</p>	<p><b>Pricing</b> 0.40% min 0.35% min 0.30%</p>	PL52395/PKR 159640001
1.e) Issued at other Bank's request in Pakistan	As per arrangement approved by the Credit and Business authorities.		PL52395/PKR 159640001
1.f) Against Foreign Bank's Guarantees	As approved by FID plus or as per arrangement approved by the Credit and Business authorities.		52380
1.g) i) Amendments of Guarantees ii) Increase in amount and or extension in period	Rs. 1,250 per amendment Commission		PL52395 PL52395/PKR 159640001
1.h) Service charges for handling claim lodgment against LGs by the beneficiary	Rs. 3,000/- plus actual		PL52395
1.i) Cancellation of Guarantees	Against 25% plus cash margin - its NIL, else Rs. 500/-		

### Note:

- All Guarantees issued by Bank will contain specific amount and expiry date and a date by which the claims are to be lodged, except open ended Guarantee issued in compliance with SBP instructions.
- Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the Guarantees, whichever is later.

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

1. Credit Card Operations																																						
i) Service Fee	Visa Classic Credit Card 3.83% per month (46% Annual Percentage Rate) on Cash Advance 3.83% per month (46% Annual Percentage Rate) on Retail Transactions																																					
	All Other Cards Including VISA/MasterCard/American Express 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions	PL55601 PL55602																																				
	<table border="1"> <thead> <tr> <th>Tenure</th> <th>SBS</th> <th>COP</th> <th>BTF</th> </tr> </thead> <tbody> <tr> <td>3 Months - Upto</td> <td>35.23%</td> <td>30.38%</td> <td>26.00%</td> </tr> <tr> <td>6 Months - Upto</td> <td>39.14%</td> <td>33.53%</td> <td>26.00%</td> </tr> <tr> <td>9 Months - Upto</td> <td>40.35%</td> <td>34.59%</td> <td>26.00%</td> </tr> <tr> <td>12 Months - Upto</td> <td>40.74%</td> <td>34.98%</td> <td>26.00%</td> </tr> <tr> <td>18 Months - Upto</td> <td>40.65%</td> <td>35.07%</td> <td>26.00%</td> </tr> <tr> <td>24 Months - Upto</td> <td>40.16%</td> <td>34.79%</td> <td>26.00%</td> </tr> <tr> <td>30 Months - Upto</td> <td>39.57%</td> <td>34.42%</td> <td>26.00%</td> </tr> <tr> <td>36 Months - Upto</td> <td>38.95%</td> <td>34.01%</td> <td>26.00%</td> </tr> </tbody> </table>	Tenure	SBS	COP	BTF	3 Months - Upto	35.23%	30.38%	26.00%	6 Months - Upto	39.14%	33.53%	26.00%	9 Months - Upto	40.35%	34.59%	26.00%	12 Months - Upto	40.74%	34.98%	26.00%	18 Months - Upto	40.65%	35.07%	26.00%	24 Months - Upto	40.16%	34.79%	26.00%	30 Months - Upto	39.57%	34.42%	26.00%	36 Months - Upto	38.95%	34.01%	26.00%	
Tenure	SBS	COP	BTF																																			
3 Months - Upto	35.23%	30.38%	26.00%																																			
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36 Months - Upto	38.95%	34.01%	26.00%																																			
ii) Classic Card Annual Fees	Rs. 7,000/-																																					
iii) Classic Supplementary Card Annual Fee	Rs. 3,500/-																																					
iv) Visa Ultra Cash Back Credit Card (Issuance Fee)	Rs. 11,000/-	PL55611																																				
v) Visa Ultra Cash Back Credit Card (Annual Fee)	Rs. 11,000/-	PL55611																																				
vi) Visa Ultra Cash Back Credit Card Supplementary (Annual Fee)	Rs. 5,500/-	PL55611																																				
vii) Gold Card Annual Fee	Rs. 14,000/-																																					
viii) Gold Supplementary Card Annual Fee	Rs. 7,000/-																																					
ix) Platinum Card Annual Fee	Rs. 23,000/-																																					
x) Platinum Supplementary Card Annual Fee	Rs. 11,500/-																																					
xi) Mastercard Optimus Card Annual Fee	Rs. 17,000/-																																					
xii) Mastercard Optimus Supplementary Card Annual Fee	Rs. 8,500/-																																					
xiii) AMEX Gold Card Annual Fees	Rs. 13,500/-	PL55611																																				
xiv) AMEX Gold Supplementary Card Annual Fee	Rs. 7,000/-																																					
xv) Signature Card Annual Fee	Rs. 30,000/- (Reduced fee of Rs. 5,000/- will be charges after meeting spend criteria)																																					
xvi) Signature Supplementary Card Annual Fee	Rs. 15,000/- (Reduced fee of Rs. 2,500/- will be charges after meeting spend criteria)																																					
xvii) Card Replacement Fee (Basic & Supplementary) - Classic Card, Gold Card, AMEX Card & Ultra Card	Rs. 1,500/-	PL55526																																				
xviii) Card Replacement Fee (Basic & Supplementary) - Platinum Card, Optimus MasterCard & Signature Card)	Rs. 2,500/-	PL55226																																				
xix) Late Payment Fee:	Rs. 2500/- Flat	PL55536																																				
xx) Cash Withdrawal Fee:																																						
a) Cash Advance Fee/Call & Pay Fee	Rs. 1,200/- or 3% of cash advance amount, whichever is higher	PL55528																																				
b) Cash on POS/Alfa	Up to 5% of amount withdrawal or PKR. 1500 whichever is higher																																					
c) Acquiring Bank Charges	1% of cash advance amount	PL55528																																				
xxi) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060																																				

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xxii) Over-limit Fee	2% of the over-limit amount or Rs. 1,600/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
xxiii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
xxiv) Step by Step/Credit on Phone to SBS Processing Charges	Minimum 2.5% or Rs 1,500 whichever is higher, to maximum up to 25% + FED	PL55534
xxv) Step by Step/Credit on Phone to SBS Premature Settlement Charges	5% on balance amount or Rs. 1,000/- whichever is higher	PL55538
xxvi) BTF Processing Fee	Rs. 600/- or 2.5% of transaction amount, whichever is higher	PL55534
xxvii) Credit Cover Premium	Up to 0.85% of outstanding amount	PKR144530050
xxviii) Utility Bill Payment	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit, Alfa) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit, Alfa)	PL55548
xxix) Pay via Bank Alfalah Credit Card on Alfa App & Web	0.75% + FED of Transaction Amount	
xxx) SMS Alerts Fee	Free	PL55566
xxxi) SMS Pull Banking Services	Rs. 60/- per month	PL55600
xxxii) Foreign Transactions	4.5% of the transaction amount or Rs. 125/- which ever is higher	PL55613
xxxiii) Arbitration Charges	US\$ 500	PKR144340050
xxxiv) Insurance Cancellation Charges	Rs. 100/-	PL65060
xxxv) Card Conversion Fee (one time charges)	Up to 2,000/-	PL65060
xxxvi) Visa Ultra Credit Card Program Conversion Fee	Rs. 2,000/- per conversion	PL55611
xxxvii) Shapes fee (Charges will be levied as per respective spend base criteria)	Rs. 2,500/- + FED / Sales tax on services (charges will be levied as per respective spend base criteria)	PL65060
xxxviii) Golf Club Excess Visit Fee	Rs. 2500/- + FED Per visit	
xxxix) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)	Rs. 1,150/- for cardholder + Rs 1,150/- for each accompanying guest (inclusive of FED/Sales Tax)	
xxxx) Balance Enquiry: a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 9.34/- per enquiry (including receipt charges)	PKR144310050
c) From Visa member bank ATM	Rs. 25/- per enquiry	PKR144310050
xxxxi) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 25/- excluding all applicable Govt. Taxes.	Third party payment
xxxxii) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xxxxiii) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1MIn+ to 2.5MIn- Rs. 250/- f) 2.5MIn+ to 5MIn- Rs. 375/- g) 5MIn+ Rs. 500/-	
xxxxiv) Bank Alfalah Mehfooz Mustaqbil Plan		
a) Bronze	Rs. 400/-	
b) Silver	Rs. 700/-	
c) Gold	Rs. 1,000/-	
d) Platinum	Rs. 1,300/-	
xxxxv) Credit Line Increase	Rs. 1,000/-	
xxxxvi) Educational Institution Payment Fees	Rs. 25/-	
a) LUMS		
b) Beaconhouse School System (BSS)		
xxxxvii) Cash Withdrawal Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs)	
xxxxviii) Balance Inquiry Receipt Printing Fee	PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	
xxxxix) Card Maintenance Charges	Rs. 1,000/-	
xxxxx) E-Commerce Decline Transaction Fee	Rs. 90/- per decline	
xxxxxi) POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline	

## 2. Corporate/SME Credit Card

i) Service Fee	2% per month (24% Annual Percentage Rate) on cash advance 2% per month (24% Annual Percentage Rate) on Retail Transactions.	PL55601 PL55602
ii) Late Fee	Rs. 2500/- Flat	PL55536
iii) Cash Withdrawal Fee: (a) Cash Advance Fee	Rs. 1,200/- or 3% of cash advance amount, whichever is higher	PL55528
iv) Cheque/Cash Pickup Fee	Rs. 200/- (available in cities having Bank Alfalah branches)	PL65060 PL65060
v) Over-limit Fee	2% of the over-limit amount or Rs. 1,600/-, whichever is higher Note: Excess over-limit fee is charged on your credit cards when principal outstanding exceeds the limit. It is charged on a recurring monthly basis until the outstanding is adjusted to fall below the allowed limit.	PL55533
vi) Card Replacement Fee	Rs. 2,000/-	PL55526
vii) Cheque Return Charges/Rejected Autopay Service Fee	Rs. 1,200/-	PL55530
viii) Utility Bill Payment	Rs 50/-per Utility Bill (Below Rs 5,000 through Call, Direct Debit, Alfa) Rs 65/-per Utility Bill (Above Rs 5,000 through Call, Direct Debit, Alfa)	PL55548

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

### GL Account

ix) SMS Alerts	Free	PL55566
x) SMS Pull Banking Services	Rs. 60/- per month	PL55600
xi) Merchant Cash Advance Incentive	Rs. 25/- per transaction	PL55528
xii) Foreign Transactions	4.5% of the transaction amount or Rs. 125/- which ever is higher	PL55613
xiii) Arbitration Charges	US\$ 500	PKR144340050
xiv) Annual Fee	Rs. 6,000/- per card	PL55611
xv) Card Renewal Fee	No renewal fee	
xvi) Card Issuance Fee	No issuance fee	
xvii) CIP Lounge Fee	NIL	PL55534 PKR152150050
xviii) Balance Enquiry:		
a) From Bank Alfalah's ATM	NIL	
b) From 1-Link member bank ATM	PKR 9.34/- per enquiry (including receipt charges)	PKR144310050 PKR144310050
c) From Visa member bank ATM	Rs. 25/- per enquiry	
xix) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 25/- excluding all applicable Govt. Taxes.	PL55548 Third party payment
xx) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xxi) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1MIn+ to 2.5MIn- Rs. 250/- f) 2.5MIn+ to 5MIn- Rs. 375/- g) 5MIn+ Rs. 500/-	
xxii) Card Maintenance Charges	Rs. 1,000/-	
xxiii) E-Commerce Decline Transaction Fee	Rs. 90/- per decline	
xxiv) POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline	

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

3. Debit Card		
Basic & Supplementary Card Issuance/Annual Fee		
i)	VISA Classic / AKK Debit Basic Card	Rs. 3,800/-
ii)	VISA Classic / AKK Debit Supplementary Card	Rs. 2,100/-
iii)	VISA Gold / AKF Debit Basic Card	Rs. 5,500/-
iv)	VISA Gold / AKF Debit Supplementary Card	Rs. 3,100/-
v)	VISA Gold Debit Card Roshan Digital Account Annual Fee	Rs. 5,500/-
vi)	VISA Gold Debit Supplementary Card for RDA customers	Rs. 3,100/-
vii)	VISA Platinum Debit Basic Card	Rs. 11,000/-
viii)	VISA Platinum Debit Supplementary Card	Rs. 5,500/-
ix)	VISA Signature Debit Basic Card	Rs. 23,000/-
x)	VISA Signature Debit Supplementary Card	Rs. 11,500/-
xi)	VISA Signature Debit Card Annual/Issuance Fee on Roshan Digital Account	Rs. 23,000/-
xii)	VISA Pehchaan Debit Basic Card	Rs. 5,500/-
xiii)	VISA Pehchaan Debit Supplementary Card	Rs. 3,100/-
xiv)	UnionPay PayPak Co-badged Classic Debit Basic Card	Rs. 3,000/-
xv)	UnionPay PayPak Co-badged Classic Debit SupplementaryCard	Rs. 1,600/-
xvi)	UnionPay PayPak Co-badged Gold Debit Basic Card	Rs. 3,800/-
xvii)	UnionPay PayPak Co-badged Gold Debit SupplementaryCard	Rs. 2,000/-
xviii)	UnionPay PayPak Co-badged Platinum Debit Basic Card	Rs. 8,000/-
xix)	UnionPay PayPak Co-badged Platinum Debit SupplementaryCard	Rs. 4,200/-
xx)	PayPak Debit Basic	Rs. 3,000/-
xxi)	PayPak Debit Supplementary Card	Rs. 1,600/-
xxii)	Pink PayPak Debit Basic	Rs. 3,000/-
xxiii)	PinkPayPak Debit Supplementary Card	Rs. 2,000/-
xxiv)	VISA Gold / Digital bundle per year	Rs. 1,000/-
xxv)	Foreign Currency Account Debit Card - USD (FCY ATM) Issuance/Annual Fee Only allowed in Pakistan	USD 30 Per Year
xxvi)	Foreign Currency Account Debit Card - GBP (FCY ATM) Issuance/Annual Fee Only allowed in Pakistan	GBP 30 Per Year
xxvii)	FCY Debit Card Issuance/Annual Fee (ESFCA)	USD 15 Per Year

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

Basic & Supplementary Cards Replacement Fee		
The replacement fee for Basic & Supplementary cards is the same.		
i) VISA Classic Debit Card	Rs. 2,000/-	
ii) VISA Gold/Pehchaan Debit Card	Rs. 3,000/-	
iii) VISA Platinum Debit Card	Rs. 3,700/-	
iv) VISA Signature Debit Card	Rs. 4,000/-	
v) UnionPay PayPak Co-badged Classic Debit Card	Rs. 1,800/-	
vi) UnionPay PayPak Co-badged Gold Debit Card	Rs. 2,200/-	
vii) UnionPay PayPak Co-badged Platinum Debit Card	Rs. 3,800/-	
viii) PayPak Debit Card	Rs. 2,200/-	
ix) Pink PayPak Debit Card	Rs. 2,200/-	
x) Foreign Currency Account Debit Card - USD (FCY ATM) replacement fee *Only allowed in Pakistan	USD 5	
xi) Foreign Currency Account Debit Card - GBP (FCY ATM) replacement fee *Only allowed in Pakistan	GBP 5	
xii) FCY Debit Card replacement fee (ESFCA)	USD 5	
xiii) Debit Card Replacement Fee on Roshan Digital Account	Rs. 3,000/	
xiv) E-Commerce Decline Transaction Fee	Rs. 90/- per decline	PL55539
xv) POS Decline Transaction Fee (International Transactions)	Rs. 90/- per decline	
xvi) Bank Alfalah Kamyab Karobar	Rs.3800/- per Classic / AKK Debit Card Per Year Rs. 5,500/- per Gold / AKF Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year Rs. 5,500/- per Pehchaan Debit Card Per Year Rs. 11,000/- per Platinum Debit Card Per Year Rs. 23,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per Year Rs. 3,000/- per PayPak Debit Card Per Year *Rs. 3,000/- per Basic Pink PayPak Debit Card	
	*Issuance Fee will be calculated based on the average balance maintained in Month 2 and will be charged in Month 3 only if the required average balance of PKR 50,000 is not maintained. *Annual fee will be waived if the average balance maintained over the last 6 months is greater than or equal to PKR 50,000. Gold Card issuance on Roshan Digital Account is not free; both issuance and annual fee of PKR 5,500 will be charged.	

# Consumer Banking

## A. Visa/MasterCard/AMEX Card

GL Account

xvii) Asaan Digital Account	Rs. 3,800/- per Classic Debit Card Per Year Rs. 5,500/- per Gold Debit Card Per Year Rs. 3,000/- per PayPak Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year	
xviii)Freelance Digital Account	Classic Debit Card - PKR 3,800/-, Gold Debit Card - PKR 5,500/- Paypak Debit Card PKR 3,000/- UnionPay PayPak Co-badged Classic PKR 3,000/- UnionPay PayPak Co-badged Gold PKR 3,800/- UnionPay PayPak Co-badged Platinum PKR 8,000/-	
xix) Bank Alfalah Kashtkaar Current Account	Rs. 3,800/- per Classic / AKK Debit Card Per Year Rs. 5,500/- per Gold / AKF Debit Card Per Year Rs. 3,000/- per UnionPay PayPak Co-badged Classic Debit Card per Year Rs. 3,800/- per UnionPay PayPak Co-badged Gold Debit Card per Year Rs. 8,000/- per UnionPay PayPak Co-badged Platinum Debit Card per Year Rs. 5,500/- per Pehchaan Debit Card Per Year Rs. 11,000/- per Platinum Debit Card Per Year Rs. 23,000/- per Signature Debit Card Per Year Rs. 1,000/- per Gold / digital bundle per year Rs. 3,000/- per PayPak Debit Card Per Year Rs. 3,000/- per Basic Pink PayPak Debit Card  *Issuance Fee will be calculated based on the average balance maintained in Month 2 and will be charged in Month 3 only if the required average balance of PKR 50,000 is not maintained.	
xx) Bank Alfalah Premier	The PayPak, Pehchaan, and FCY Account debit cards are free.(Annual, Issuance and Replacement)	
xxi) Bank Alfalah Infinite	All Cards are free	
xxii) Cash Withdrawal:		
a) From Bank Alfalah's ATM without receipt	NIL	
b) From Non Bank Alfalah ATM without receipt	Rs. 35 per transaction	PKR144310050
c) From International ATMs (Visa member banks)	Rs. 400/- or 4% of cash withdrawal amount, whichever is higher	PL55528
d) From Bank Alfalah's POS Machine	NIL	
e) From Non-Bank Alfalah's POS machine	Rs. 300/- or 3% of cash withdrawal amount, whichever is higher	PL55528
f) Paper Receipt Printing Fee	PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	
g) FCY Fee on International Transactions	4.5% of Transaction Amount	

# Consumer Banking

A. Visa/MasterCard/AMEX Card	GL Account	
xxiii) Balance Enquiry: a) From Bank Alfalah's ATM without receipt b) From Non Bank Alfalah ATM without receipt c) From International ATMs (Visa member banks) d) Paper Receipt Printing Fee	NIL Rs. 4.67/- per enquiry Rs. 25/- per enquiry PKR 5/- Per transaction when receipt is printed (On-Us ATMs) PKR 4.67/- Per transaction when receipt is printed (Off-Us ATMs)	PKR144310050 PKR144310050
xxiv) Foreign Transactions	4.5% of the transaction amount or Rs. 125/- which ever is higher	PL55613
xxv) Arbitration Charges	US\$ 500	PKR144310050
xxvi) CIP Lounge Visit	NIL	
xxvii) SMS Alerts	Free	PL55566
xxviii) SMS Pull Banking Service	PKR 60/- per month	PL55600
xxix) 1-Link Charges on declined dispute claims	Per Transaction Charges: Rs. 25/- excluding all applicable Govt. Taxes.	Third party payment
xxx) Adv. Withholding Tax on International Transactions	Filer 5% of the International Spend Amount Non Filer 10% of the International Spend Amount	Third party payment
xxxi) Credit Card Bill Payment through ATM	Rs. 25/- per transaction	
xxxii) 1-Bill Credit Card Payment Charges	a) Up to Rs. 10K - Rs. 12.50/- b) 10K+ to 100K - Rs. 31.25/- c) 100K+ to 250K - Rs. 62.50/- d) 250K+ to 1M - Rs. 125/- e) 1Mln+ to 2.5Mln- Rs. 250/- f) 2.5Mln+ to 5Mln- Rs. 375/- g) 5Mln+ Rs. 500/-	
xxxiii) Shapes Fee	Rs.2,500/- Proposed (Charges will be levied if respective spend criteria is not met)	
xxxiv) Educational Institution Payment Fee a) LUMS b) Beaconhouse School System (BSS)	Rs. 25/-	
xxxv) Bank Alfalah Premier Karachi Airport lounge Access Charges (for select card variants)	Rs. 1,150/- for cardholder + Rs 1,150/- for each accompanying guest (inclusive of FED)	

Federal Excise duty and other government charges where applicable are in addition to above mentioned charges and are non-reversible.

# Consumer Banking

## B. Personal Loans

GL Account

1. Personal Loans			
i)	Processing Fee + Tax / Duties	Rs.6,000 or 15% of the loan amount, whichever is higher with CAP of Rs. 30,000/-	PL52016
ii)	Late Payment Fee	Rs. 1,500/- per missed installment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd Year onwards: 5% of the paid amount A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6.	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee + Tax / Duties	Rs. 2,800/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060
x)	APR	Variable up to (1YK +21%) Fixed up to (1YK +24%) *segment based pricing	
xi)	Issuance of Duplicate NOC	Rs. 1,500/-	
C. Pehchaan Finance			
i)	Processing Fee + Tax / Duties	Rs.6,000 or 15% of the loan amount, whichever is higher with CAP of Rs. 30,000/-	
ii)	Late Payment Fee	Rs. 1,500/- per missed instalment	
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd year onwards: 5% of the remaining principal	
iv)	Balloon / Partial payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments.	
v)	Cheque Return Charges	Rs 600/-	
vi)	Pay Order Reissuance	Rs 500/-	
vii)	Enhancement Fee + Tax / Duties	Rs. 2,800/-	
viii)	Litigation Charges	At Actual	
viii)	Cheque collection Charges	Rs 500/-	
xix)	APR	Variable upto (1YK+21%) Fixed upto (1YK+24%) *segment based pricing	
xv)	Issuance of Duplicate NOC	Rs. 1,500/-	
D. Revolving Loan			
i)	Processing Fee + Tax / Duties	Loan amount up to 1 million: Rs. 4,300/- Loan amount greater than 1 million: Rs. 6,500/-	
ii)	Annual Fee	Loan amount up to 1 million: Rs. 3,500/- Loan amount greater than 1 million: Rs. 5,500/-	
iii)	Late Payment Charges	Rs. 1,500/- for every missed	
iv)	Enhancement Fee + Tax / Duties	Rs. 3,500/-	
v)	Debit Card Charges	As per SOBC, Consumer Banking: Sec A Pt 5 "Debit Card". Only this sections will only be followed for any account type & branch type.	

# Consumer Banking

## GL Account

vi) Cheque Book	As per SOBC, General Banking: Miscellaneous Charges Sec D Pt 3 "Cheques/Cheque Books". Only this sections will only be followed for any account type & branch type.	
vii) APR	Variable up to (1 month KIBOR + 23%) *segment based pricing	

### E. Advance Salary

i) Processing Fee	Rs. 2,500/-	
ii) Annual Fee	Rs. 2,000/-	
iii) Cancellation Fee	Rs. 2,000/-	

### F. Instant Loan

i) Processing Fee	Rs. 5,000/- or 2% of the loan amount which is higher with CAP of Rs. 30,000/-.	
ii) Early Termination Charges	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	
iii) Partial Payment Facility*	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd year onwards: 5% of the paid amount  A year is equal to 12 installments from the date of disbursal. Maximum of 1 partial payment is allowed in an year where each partial payment cannot be more than a total of 6 installments.	
iv) Late Payment Charges	Rs. 1,500/- per missed installment.	
v) APR	1YK+18%	
vi) Issuance of Duplicate NOC	Rs. 1,500/-	

### G. Prime Minister's Youth Business & Agriculture Loan Scheme (Laptop financing & loans to Prospective overseas workers)

i) Processing Fee + Tax / Duties	Rs. 100/-	
ii) Late Payment Fee	Rs. 1,500/- per missed instalment	
iii) Litigation Charges	At Actual	
iv) End User Rate	0%	

# Consumer Banking

## H. Bank Alfalah Auto Loan/Consumer Auto Lease Finance

GL Account

1. Bank Alfalah Auto Loan/Consumer Auto Lease Finance		
i) Processing & Documentation Charges per application	Rs. 13,500/-	PL52016
ii) Processing & documentation charges per application Co-borrower case	Rs. 3,000/- in addition to single borrower	
iii) Vehicle Evaluation Charges (if applicable)	Up to Rs. 10,000/- or as per the actual, whichever is less.	PL65507
iv) Registration Service Charges	Upto Rs. 7,000/- or as per the actual. Whichever is less  Registration facilitation charges including incidental charges, will be charged at actual as per Vendor Invoice.	Third party payment
v) Early Payment Charges (Prepayment/ Balloon Payment) • Within 1 - 3 years • Within 4 - 5 years • Within 6 - 7 years  Revision will be implemented on fresh booking from 2017.	8% of the principal outstanding 6% of the principal outstanding 3% of the principal outstanding  * in case of balloon payment Early payment charges will be applicable according to the balloon payment amount.	PL65076
vi) Penalty on Late Payment	Rs. 1,800/-	PL65076
vii) Vehicle Repossession Charges	Up to Rs. 125,000/- or as per actual whichever is less	Third party payment
viii) Evaluation Charges for Repossessed Vehicle	Up to Rs. 3,000/- or as per actual whichever is less	Third party payment
ix) Warehouse Charges for Repossessed Vehicle	Rs. 3,000/- per month	PL65076
x) Comprehensive Insurance Charges	At actual	Third party payment
xi) Income Evaluator Charges (if applicable)	At actual	Third party payment
xii) Re-issuance of NOC	Rs. 1,500/-	PL52016
xiii) Out-station Verification	Upto Rs. 2,200/- or as per the actual.	PL52016
xiv) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs.4,000/-	PL52016

i) Above SOCs are applicable on all Alfalah Auto Loan Product variants including Instant Auto Loan, RAPID Auto Loan and Roshan Apni Car.

ii) For Government subsidy schemes Processing & Early termination Charges shall be applicable as per the Terms and Conditions of the scheme however Stamp duty shall be charged 'At actual'. Other applicable charges includes Late Payment Charges, Registration Service & Vehicle Repossession Charges as per Auto Loan SOCs.

# Consumer Banking

## I. Bank Alfalah Home Finance

GL Account

1. Bank Alfalah Home Finance			
i)	Processing Fee		
	Processing Fee (local salaried)	Rs. 9,500/- (flat)	PL65045
	Processing Fee (self-employed/businessperson)	Rs. 12,000/- (flat)	PL65045
	Processing Fee (expatriate customer)	Rs. 11,000/- (flat)	PL65045
	Processing Fee (Bank Alfalah Green Energy / Home Solar Financing)	Rs. 8,000/- (flat)	PL65045
	For All Customers and Amounts		
	Low Cost Segment Processing Fee (For all segments)	Rs. 5,000/- (flat)	
	Processing Fee - Roshan Apna Ghar (Home Finance for RDA Customer)	Rs. 4,000/- (flat)	Third party
ii)	Processing Fee - Instant Solar Finance (For All Customers and Amounts)	Rs. 9,000/- (flat)	
	Processing Fee - Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna	No processing fee	
ii)	Evaluation Charges	At actual	payment
iii)	Documentation Charges	At actual, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/persons	PL65045
iv)	Late Payment Charges (For All Home Finance Products)	Rs. 1,700/- per installment	PL65071
v)	Penalty on BTF	6% of outstanding amount (if loan transferred to another lender)	PL65072
vi)	Early Settlement Penalty Bank Alfalah Home Finance (Except for Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna)	First year : 5% of the outstanding amount 2nd & 3rd year: 4% of the outstanding amount 4th & 5th : 3% of the outstanding amount After 5 Year: 1% of the outstanding amount	PL65072
vii)	Early Settlement Penalty Roshan Apna Ghar (Home Finance for RDA Customer)	For early settlement within first year, 1% will be charged as early settlement penalty.	
viii)	Balloon/Partial Payments		
	a. All Home Finance Products except for Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna & Roshan Apna Ghar	Up to two allowed in a year with a maximum aggregate of 20% of the outstanding balance. However, no balloon payment shall be allowed during 1st year of disbursement without levy of penalty i.e. 5% of any balloon payment (s) during 1st year. After 1st year, if balloon payment (s) aggregate amount exceed (s) from 20% up to 30% of the outstanding balance, then following charges will apply: a) 2nd & 3rd year: 2% of balloon payment b) 4th & onward: 1% of balloon payment However, aggregate balloon payment (s) exceeding 30% of the outstanding balance : penalty % as per early settlement charges will apply on amount partially paid	PL65072
	b. Roshan Apna Ghar (Home Finance for RDA customer)	Flexibility to make partial pre-payments with zero charges after first year. In first year 1% will be charged on amount partially paid.	
ix)	Adjustment of Plot Purchase Loan (without construction)	6% of the Outstanding facility	PL65072
x)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: Valuation report, Income estimation report	At actual	Third party payment
xi)	All related charges like cheque return fee etc. as applicable in general banking are payable.		PL65060
xii)	Income Estimation wherever applicable/required	At actual	Third party payment
xiii)	Mortgage Promise Letter	50% applicable processing fees (as per customer segment) in advance	PL65045

### Home Finance SOC:

- Early Settlement and late payment charges will not applicable on cases where Payment Order (PO) is cancelled due to non-execution of sale-purchase transaction or any other reason.

- Early settlement charges will not be applicable on cases where customer avails fresh Home Finance facility on another property within 6 months from date of settlement of previous HF facility. However, the customer will have to deposit early settlement charges in his/her Non-checking account (NCA/INCA) and same will be refunded back if fresh facility disbursed within 06 months from date of previous loan settlement.

These charges are subject to change on half yearly basis. However, terms and conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAFL branch. All Govt. levies on all above charges or otherwise will be payable by the applicant /borrower.

# Acquiring Business – Retail Payment Solutions

GL Account

<b>A. Internet Payment Gateway</b>	
<b>a) Fixed Fees</b>	
1) Integration Charges - One Time	Upto PKR 100,000*
2) Annual Recurring Fee (Internet Payment Gateway)	Upto PKR 50,000*
<b>b) Transaction Fee</b>	
3) Merchant Discount Rate	3.50%*
4) Per Transaction Fee	PKR 35.00*
5) Surcharge for International Transactions	2.00%*
6) Tokenization Fee	PKR 30.00*
7) Shopify Integration App	0.85%*
<b>c) Chargeback</b>	
8) Presentment Charges	\$15 per chargeback received
9) Pre-arbitration Charges	\$25 per case
10) Arbitration Charges	\$600 per case
<b>d) Payment Aggregator Charges</b>	
11) Webcrawler Data Monitoring Fee	*Upto \$1.00/URL
<b>B. POS</b>	
<b>a) Fixed Fees</b>	
	NIL
<b>b) Transaction Fees</b>	
1) Merchant Discount Rate	Upto 2.50%*
2) Surcharge for International Transactions	Up to 1.50%*
<b>c) POS Terminal Accessories (Replacements)</b>	
2) Battery	PKR 4,500
3) Charger	PKR 12,00
4) ECR Cable	PKR 200
*Charges can vary as per business discretion	

# General Banking

## A. Inward/Outward Remittances (Foreign) and Cheque Purchase

GL Account

1.a)	Outward T.T. through Debit of Account	USD 18 Flat rate for payments up to USD 1,000. 0.25% of payments exceeding USD 1,000, with min. charge of USD 18 and max. charge of USD 75. SWIFT charges USD 5 or equivalent PKR will be additional.	52107 Swift Charges: 55510
1.b)	Outward T.T. through Debit of Account - In case of 'Our' code only	Below added charges will only be applicable upfront on 'USD' Outward Remittances with charge code as 'OUR', which will be additional with respect to the amount of service charges. USD 30* Flat rate for Tier 1 (\$ 0 - \$ 5,000) USD 45* Flat rate for Tier 2 (\$ 5,001 & above) *These rates may fluctuate in cases with Currency Auto Convert as per agreement between correspondent bank and Bank Alfalah.	
1.c)	Cash Handling Charges on Outward Remittance Payment	0.5% will be applicable only on cash amount deposited in FCY account, if the differential that is to be remitted is not maintained with the Bank for minimum period of 15 days.	
1.d)	Demand Draft through Debit of Account	USD 15 or equivalent PKR + SWIFT charges. Additional 0.5% will be applicable only on cash amount deposited in FCY account, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	52101 Swift Charges: 55510
1.e)	Issuance of Duplicate FDD  Cancellation of FDD/FTT/FMT  Stop Payment of FDD	USD 12 or equivalent PKR plus actual SWIFT charges.  USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).  USD 7 or equivalent PKR plus actual SWIFT charges. Foreign bank charges may also apply (as per actual).	52103 Swift Charges: 55510  52102 Swift Charges: 55510  52002 Swift Charges: 55510
1.f)	Inward: If proceeds are credited to an account maintained with us Others	NIL  USD 6 or equivalent.	
1.g)	Received from abroad or local Bank's branches and where payment is demanded in Foreign Currency	Minimum USD 4 - Maximum USD 7 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds.	52110
1.h)	Home Remittance	Nil, if proceeds are credited to an account with us through SWIFT or as per PRI agreement	52110
1.i)	Others	Rs. 50/- plus Money Order/Telegram charges	Money Order/Telegram Charges: 55589
1.j)	PRC Issuance Charges for over 1 year period	Rs. 400/-	
<b>2. Foreign Exchange Permits</b>			
2.a)	Family Maintenance	Rs. 1,200/- per transaction	55578
2.b)	Studies Abroad	Rs. 1,200/- per transaction	
2.c)	SBP approvals for capital transfers, dividends, freight	Rs. 1,700/- per transaction plus remittance charges	55579
2.d)	Other approvals from SBP	Rs. 1,700/- per transaction plus remittance charges	
<b>3. Other Charges</b>			
3.a)	Unpaid Items	Inward: USD 15 per instrument plus actual postage/courier charges.  Outward: USD 12 per instrument (Equivalent Pak Rupees) plus actual postage/courier charges.  Correspondence charges will be extra if any at actual.	

# General Banking

## A. Inward/Outward Remittances (Foreign) and Cheque Purchase

GL Account

3.b) Correspondents Charges	Actual (if any will be recovered)	Relevant Expense Code
3.c) Postage	Rs. 150/- or actual, whichever is higher	55507
3.d) Courier Service	Rs. 2,000/- or actual, whichever is higher	55508
3.e) Full Text Swift	Rs. 2,000/- or actual, whichever is higher	55510
3.f) Brief Text Swift	Rs. 1,000/- or actual, whichever is higher	55510
<b>B. Remittances (Domestic)</b>		
1.a) Banker's Cheque***	For Non-Account holder: Up to 100k-Rs. 720/- (flat), Above 100k-Rs. 1,200/- (flat); For Non-Account holders, Banker's Cheque up to PKR 500,000/- can be made on daily basis. Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc	52116
Banker's Cheque for payment of fees/dues in favour of educational institution, HEC/Board etc.***	0.50% of fees dues or Rs. 25/- per instrument, whichever is less.	52116
1.b) Cancellation of Pay Order/Demand Draft/Bankers Cheque***	Rs. 600/- (flat)	Cancellation - Pay Order 52102
Stop Payment of Pay Order/Demand Draft/Bankers Cheque	Rs. 500/- (flat)	Cancellation - Bankers Cheque 52117 Stop Payment 52002
1.c) Issuance of Duplicate Bankers Cheque***	Rs. 375/- (flat)	52118
1.d) Issuance/Duplicate of CDR Cancellation/Stop Payment	NIL NIL	
1.e) Issuance of Drafts, MTs and TTs	(Courier/Postage charges are not applicable in case of issuance of Drafts/MT/TT)	
i) Drawn on us:	Above Rs. 1 Million - NIL	
ii) Drawn on other Banks:		
i) Up to Rs. 10,000/-	0.25% minimum Rs. 50/-	52101
ii) From Rs. 10,001/- to Rs. 100,000/-	0.20% minimum Rs. 100/-	
iii) From Rs. 100,001/- to Rs. 1,000,000/-	0.10 % minimum Rs. 200/-	
iv) From Rs. 1,000,001/- to Rs. 2,000,000/-	0.075% minimum Rs. 500/-	
v) Over Rs. 2,000,000/-	0.015% minimum Rs. 1,000/-	
1.f) Issuance of SBP/NBP Cheque (if permissible by SBP)	Rs. 500/- per transaction	55582
1.g) RTGS Charges		
i) MT 103 Monday to Friday (PKR 1Mn and above)	9:00 am to 1:30 pm - Rs. 220/- per transaction 1:30 pm to 3:00 pm - Rs. 330/- per transaction 3:00 pm to 4:00 pm - Rs. 550/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
ii) MT 102 Monday to Friday (PKR 100,000 and above)	9.00 am to 4.00 pm - Rs. 50/- per transaction (subject to treasury approval) Note: Presently SBP has waived all RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
1.h) IBFT Charges IBFT processing through branch counter	Rs. 200/- per transaction (inclusive of FED/Sales Tax)	

# General Banking

## C. Sale/Purchase of Securities, and Safe Deposit Lockers

GL Account

1. Safe Deposit Locker		
1.a) Fee for Safe Deposit Lockers	(To be recovered in advance or at commencement of the period for a year)	
i) Small	*Rent Rs. 8,000/- per annum	55512
ii) Medium	*Rent Rs. 10,000/- per annum	55512
iii) Large	*Rent Rs. 13,000/- per annum	55512
1.b) Key Deposit (in advance to be refunded on termination)	Equivalent to annual rent of one year according to the size of the locker.	PKR15924XXXX (where xxxx is the branch code)
1.c) Breaking	Actual cost of breaking plus Rs. 1,200/- per locker for all locker sizes.	55585
1.d) Late Fee (locker rental)	Rs. 375/- per month or part there of for all locker sizes.	55512
1.e) Locker Facility for staff of Bank Alfalah Ltd.	Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. Late payment fees will, however, be charged at regular rates.	
<b>2. Digital Locker</b>	<p><b>Rental fee (to be received in advance or at commencement of the period for a year)</b>            Small Locker – Rent PKR 20,000/- per Annum            Medium Locker - PKR 30,000/- per Annum            Large Locker - PKR 40,000/- per Annum</p> <p><b>Security Deposit</b>            Small Locker: PKR 50,000/-            Medium Locker: PKR 50,000/-            Large Locker: PKR 50,000/-</p> <p><b>Breaking</b>            PKR 10,000/- or at actual, whichever is lower</p> <p><b>Late Fee</b>            PKR 5,000/- per month or part there of for all locker sizes</p> <p><b>Key Deposit</b>            Flat 50,000/- for one year for all lockers, refundable upon surrender of locker.            (GL account: PKR15924XXXX [Where xxxx is the branch code])</p>	

# General Banking

## 3. Sale/Purchase of Securities

GL Account

3.a) Sale/Purchase of Shares	0.125% on the first Rs. 10,000/- of purchase price or cost thereof. Minimum Rs. 50/- and 0.10% on amount exceeding Rs. 10,000/- or minimum Rs. 75/-.	52618
3.b) Collection of Profit/Return and Dividend	0.5% on the amount of interest/return/dividend collected/paid including deposit certificate issued by Government agencies minimum Rs. 50/-.	52621
3.c) Handling Charges (for convening renewal/consideration/subdivision of Govt. Securities)	Rs. 25/- per script. Rs. 50/- (flat) in case of Deposit Certificate issued by Government agencies.	52607
3.d) Issuance of Rupee Traveller's Cheque	Rs. 12/- per RTC	52051

## C. Sale/Purchase of Securities, and Safe Deposit Lockers

### 4. Investment Portfolio Securities

4.a) Balance up to Rs. 1 million	NIL	
Balance above Rs. 1 million	NIL	
4.b) Transaction Charges	NIL	
4.c) IPS Statement	NIL	

#### Note:

- Commission will not be recovered on purchase of newly floated securities, where it is not payable by the Government/Agencies/and from the subscribers to new share floatation.
- When orders for purchase/sale of share/securities are executed through the Bank's other offices, all incidental expenses will be recovered in addition to commission brokerage.
- The above charges are in addition to brokerage.

## D. Miscellaneous Charges

### 1. Balance Confirmation

1.a) Balance Confirmation Certificate	Rs. 375/- (flat)	55573
1.b) Balance Confirmation to Auditors	Rs. 500/-	55574

# General Banking

## D. Miscellaneous Charges

GL Account

2. Statements/Advices			
2.a)	Statement of Account on request (including duplicate)	Rs. 35/- per statement (inclusive of FED/Sales Tax)	55532
	Statement of Account for closed accounts	Rs. 10/- per page with a maximum amount of Rs. 35/-	55532
2.b)	Duplicate Advice Charges	Rs. 50/- per copy	55532
3. Cheques/Cheque Books			
3.a)	Stop Payment of Cheques	Rs. 750/- per cheque maximum Rs. 1,650/- per request (if all cheques pertain to same cheque book). No returned Cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked	52002
3.c)	Stop Payment of lost Cheque Book	Rs. 1,650/- or USD 14 or equivalent PKR for FCA.	52002
4. Clearing			
4.a)	Pak Rupee Clearing		
	i) Local Bill Collection (OBC)	Rs. 600/- flat on bill less than USD 10,000. Rs. 1,000/- flat on bill equivalent of USD 10,000 and above. No courier charges for cheques sent on collection to banks situated in same tehsil.	55583
	ii) Cheque returned unpaid		
	• Inward clearing (applies on Intercity clearing as well)	Rs. 1,000/- per cheque	55583
	• Cash cheques returned	Rs. 450/- per cheque	55583
	• OBC return charges	Rs. 300/- per cheque returned (Postage/Courier charges are not applicable)	55583
	• Inward bill for collection, returned unpaid	Rs. 500/- per cheque	55583
4.b)	US\$ Clearing		
	• Outward Clearing	USD 5 per instrument plus actual postage/courier charges.	52112
	• Inward Clearing Returned	USD 12 per instrument plus actual postage/courier charges.	52111
	• Outward Clearing Returned	USD 10 per instrument plus actual postage/courier charges. Correspondent bank charges will be extra, if any.	55583
5. Issuance, Retrieval, etc. of Statements/Certificates/Documents			
5.a)	Account Maintenance Certificate	Rs. 340/- per certificate	55570
5.b)	i) Certificate regarding profit and tax deducted during other financial years.	Nil	55571
	ii) Certificate of tax withheld on cash withdrawals	Nil	55572
	iii) Issue of other certificates	Rs. 300/- per certificate	55569



# General Banking

## D. Miscellaneous Charges

GL Account

xv) Care Account (account opening balance Rs.100/-)	NIL	
xvi) Bank Alfalah SnaPack (Kids Account) PKR Account (opening balance Rs. 100/-)	NIL	
xvii) Pensioner Accounts	NIL	
xviii) Bank Alfalah Asaan Account-Current	NIL	
xix) Bank Alfalah Asaan Account-Savings	NIL	
6. Dormant Account	NIL	
7. Account Opening Charges	NIL	
8. Cash management transaction banking collection/disbursement/ electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.	
9. Escrow Account/Arrangement	Pricing will be negotiated on case to case basis between the customer and the Bank.	
<b>10. Communication</b>		
10.a) Courier Charges i) Inland ii) Foreign	Rs. 100/- Inland (not applicable for DD issuance) At actual	55508
10.b) Fax Charges i) Inland ii) Foreign	Rs. 150/- or actual, whichever is higher (not applicable for DD issuance) Rs. 250/- or actual, whichever is higher	55509
10.c) Postage Charges i) Inland ii) Foreign	Rs. 100/- (not applicable for DD issuance) Rs. 200/-	55507
<b>11. Other Charges</b>		55590
11.a) Account Closing	NIL	Auto
11.b) Out-of-pocket Expenses (not covered by Schedule of Charges)	As per actual	
11.c) i) Standing Instructions	Rs. 250/- per transaction for PKR Accounts USD 2 or equivalent per transaction for FCY Accounts	
ii) Default in performing standing instructions due to lack of funds	Rs. 500/-	
11.d) Hold Mail (Only for already subscribed customers; service not to be offered any further)	Rs. 1,250/- to be recovered at the start of the year	
11.e) Wateen Bill Payment through ATMs	Rs. 25/- per payment	
11.f) Charges (Cash in Transit & Bank Margin) to claim Prize Money and Face Value of Prize Bonds (i) Bank Margin  (ii) CIT Charges	Rs. 150/- (plus tax/FED/Sales Tax) per claim will be charged to customers, irrespective of the face value and prize money of Prize Bond. Actual CIT charges (including tax) will be charged to customers.	

# General Banking

## D. Miscellaneous Charges

GL Account

<p>12. Bank Alfalah At Work-Payroll Accounts*</p>	<p>- No initial Deposit and Minimum Balance Requirement Fees and charges will be levied on payroll accounts and associated services as per arrangement with the client, on case to case basis. *Terms and Conditions apply. **Replacement cards will be charged as per prevailing SOC. ** VISA Gold/UnionPay PayPak Co-badged Gold Debit Card &amp; VISA Platinum/Union-Pay PayPak Co-badged Platinum Debit Card will be charged as per prevailing SOC</p> <p>Regular Current, Classic Current Account, and PLS Savings Accounts for employees working in Alfalah At Work companies, and wishing to maintain the same account for payroll purpose, will be converted to Corporate Payroll category (Current or Savings Account as per the table below.)</p> <p>1) From PKR Current Plus Account (1001) to CPA Current Account( 1011)</p> <p>2) From PLS Savings Account (6001) to CPA Savings Account (6012)</p> <p>3) From Classic Current Account (1005) to CPA Current Account (1011)</p> <p>4) 6808 (Bank Alfalah Islamic Business Way) to 6809 (Bank Alfalah Islamic Business Way Payroll)</p> <p>Existing Corporate Payroll Accounts (Current or Savings) for employees who have resigned from their respective Bank Alfalah At Work companies, will be converted to Regular Current or PLS Savings category (as per the table below), with the application of all charges as per SOC.</p> <p>1) From CPA Current Account (1011) to PKR Current Plus Account (1001)</p> <p>2) From CPA Savings Account (6012) to PLS Savings Account (6001)</p>	
<p>13. Term Deposit Encashment Penalty for LCY and FCY Deposits</p>	<p><b>For LCY TDR's</b></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 difference between the PKRV at the time of booking and PKRV at the time of encashment (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>	

# General Banking

## D. Miscellaneous Charges

GL Account

	<p><b>For FCY TDR's</b></p> <p>Encashment within 1-Month Profit will be paid as per FCY savings rate* of corresponding currency tier wise. *Rate to be applied will be either at the time of booking or the prevailing rate, whichever is lower</p> <p>Encashment After 1-Month Profit will be paid at the nearest prevailing completed tenor rate* of Branch FCY Term Deposit applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower</p>	
	<p><b>For Floating TDR's</b></p>	
	<p><b>Floating Term Deposits with tenors less than 1 year</b></p>	
	<p>-Profit payout will be calculated from the start of term deposit at the minimum savings rate*</p>	
	<p>*Minimum savings rate to be applied will be the rate as advised by the State Bank of Pakistan available at the time of booking or the prevailing rate at the time of TDR encashment, whichever is lower</p>	
	<p><b>Floating Term Deposits with tenors of 1 year or more</b></p>	
	<p>-Profit will be calculated/adjusted at the booked rate</p>	

### Note:

These are our standard charges and concessions may be granted at the discretion of management.

- Excise duty and other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Islamic Banking customers will be charged as per Islamic Banking Schedule of Charges.
- Islamic Banking outreach customers who wish to avail banking services from conventional windows will be charged as per Islamic Banking schedule or charges.

The tariff is valid for six months and is applicable for all conventional banking branches in Pakistan.

This schedule of charges will also be applicable for conventional banking customers availing services from Islamic Banking Branches

### Note:

\*\*Initial amount for opening regular saving accounts will be Rs. 100. However, no initial deposit would be required for opening of accounts and no service charges will be charged to (i) Mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.

\*\*\*No charges to be taken from (i) Mustahkeen of Zakat (ii) Students (iii) Employees of Government or Semi Government institutions.

\*\* As per SBP Letter No. BPRD/ABLD-04/7446/23 dated Sep 14, 2023, Local Zakat & Ushr Committees Accounts in Sindh Province under Govt. of Sindh shall be exempted from Zakat, Banking Service Charges and subsequent accounts shall not be marked dormant.

# Digital Banking

## GL Account

Note: Fees will be applicable on all Branchless Banking Carded Wallet Products.		
<b>A - Alfa Account, Alfa Savings Account and Alfa Remittance Account</b>		
1. PayPak Chip Card		
i) Card Issuance Fee*	PKR 1,500/-	52650
ii) Card Replacement Fee*	PKR 1,500/-	52650
iii) Annual Fee*	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM*	NIL Rs. 35 per transaction	
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 9.34/- per enquiry (including receipt charges)	
vii) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	52650
viii) Arbitration Charges	PKR 10,000/-	
ix) 1-Link Dispute Charges	Rs. 25/-	
x) Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- Per transaction when receipt is printed PKR 4.67/- Per transaction when receipt is printed	
2. UnionPay Chip Card		
i) Card Issuance Fee*	PKR 1,500/-	52650
ii) Card Replacement Fee*	PKR 1,500/-	52650
iii) Annual Fee*	PKR 1,500/-	
iv) Voucher Retrieval Fee	PKR 500/-	52650
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM*	NIL PKR 35/-	Booked by HO ATM
c) From CUP member bank International ATM	Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher.	52650
d) From CUP member bank International POS	2% of the transaction amount	52650
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL PKR 9.34/- per enquiry (including receipt charges) PKR 100/- per enquiry	52650

# Digital Banking

## GL Account

vii) 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 CUP. Cross border transaction fee will also be charged.	52650
viii) Arbitration Charges	US\$ 500	
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
x) 1-Link Dispute Charges	PKR 25/-	52650
xi) Receipt Printing Charges a) From Bank Alfalah's ATM	PKR 5/- Per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 4.67/- Per transaction when receipt is printed	
<b>B - Alfa Payroll Accounts</b>		
<b>1. PayPak Chip Card</b>		
i) Card Issuance Fee	NIL	
ii) Card Replacement Fee*	PKR 1,500/-	
iii) Annual Fee	NIL	
iv) Voucher Retrieval Fee	PKR 500/-	
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM*	NIL PKR 35/-	
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 9.34/- per enquiry (including receipt charges)	
vii) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii) Arbitration Charges	PKR 10,000/-	
ix) 1-Link Dispute Charges	Rs. 25/-	
x) Receipt Printing Charges a) From Bank Alfalah's ATM	PKR 5/- Per transaction when receipt is printed	
b) From 1-Link member bank ATM	PKR 4.67/- Per transaction when receipt is printed	
<b>2. UnionPay Chip Card</b>		
i) Card Issuance Fee	NIL	
ii) Card Replacement Fee*	PKR 1,500/-	
iii) Annual Fee	NIL	
iv) Voucher Retrieval Fee	500	

# Digital Banking

## GL Account

v)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM* c) From CUP member bank International ATM d) From CUP member bank International POS	NIL PKR 35/- PKR 225/- or 2.5% of cash withdrawal amount, whichever is higher 2% of the transaction amount	
vi)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM	NIL PKR 9.34/- per enquiry (including receipt charges) PKR 100/- per enquiry	
vii)	Foreign Transactions	Up to 5% over prevailing market rate as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with CUP. Cross border transaction fee will also be charged.	
viii)	Arbitration Charges	US\$ 500/-	
ix)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
x)	1-Link Dispute Charges	Rs. 25/-	
xi)	Receipt Printing Charges a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	PKR 5/- Per transaction when receipt is printed PKR 4.67/- Per transaction when receipt is printed	
<b>C - EOBI Pensioner CUP Card</b>			
i)	Card Issuance Fee	NIL	
ii)	Card Replacement Fee	Rs. 250/-	52661
iii)	Voucher Retrieval Fee	Up to Rs. 500/-	52661
iv)	Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL NIL	Booked by HO ATM
v)	Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM	NIL PKR 9.34/- per enquiry (including receipt charges)	
vi)	Arbitration Charges	US\$ 500	52661
vii)	IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.	
viii)	Raast	Instant Fund Transfers to any bank	
ix)	Online Collection of Govt Taxes PKR 0 - 50,000*	NIL	
x)	1-Link Dispute Charges	Rs. 25/-	
xi)	Card Activation	NIL	
xii)	Proof of Life Charges	NIL	

\*Inclusive of FED/Sales Tax

<b>D - Branchless Banking Corporate Card</b>	
i) Card Issuance Fee*	Up to Rs. 2,000/-
ii) Card Replacement Fee*	Up to Rs. 2,000/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM** d) From CUP member bank International POS**	NIL Rs. 35/- per transaction Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM**	NIL PKR 934/- per enquiry (including receipt charges) Rs. 100/- per enquiry
vii) 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 CUP. Cross border transaction fee will also be charged.
viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Raast	Instant Fund Transfers to any bank
xi) Online Collection of Govt Taxes PKR 0 - 50,000**	NIL
xii) 1-Link Dispute Charges	Rs. 25/-
*The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of all taxes. **Inclusive of FED/Sales Tax	
<b>E - Branchless Banking Supply Chain Digitisation Wallet Card</b>	
i) Card Issuance Fee*	Up to Rs. 1,000/-
ii) Card Replacement Fee*	Up to Rs. 500/-
iii) Disbursement Fee/Service Fee*	Up to Rs. 100/- per disbursement or 1.5% of the disbursed amount
iv) Voucher Retrieval Fee**	Up to Rs. 500/-
v) Cash Withdrawal a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM** d) From CUP member bank International POS**	NIL Rs. 35/- per transaction Rs. 225/- or 2.5% of cash withdrawal amount, whichever is higher. 2% of the transaction amount
vi) Balance Enquiry a) From Bank Alfalah's ATM b) From 1-Link member bank ATM c) From CUP member bank International ATM**	NIL PKR 934/- per enquiry (including receipt charges) Rs. 100/- per enquiry
vii) 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 CUP. Cross border transaction fee will also be charged.

# Digital Banking

## GL Account

viii) Arbitration Charges	US\$ 500
ix) IBFT Sending	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged.
x) Online Collection of Govt Taxes PKR 0 – 50,000**	NIL
xi) 1-Link Dispute Charges	Rs. 25/-
* The charges may be reduced or waived by business team based on the relationship with the client. Inclusive of FED/Sales Tax. **Inclusive of FED/Sales Tax	
<b>F - Digital TDRs</b>	
Digital Term Deposit Encashment Penalty for LCY Digital TDRs	<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 difference between the PKRV at the time of booking and PKRV at the time of encashment (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>
Digital Term Deposit Encashment Penalty for FCY Digital TDRs	<p>Encashment within 1-Month Profit will be paid as per FCY savings rate* of corresponding currency tier wise. *Rate to be applied will be either at the time of booking or the prevailing rate, whichever is lower</p> <p>Encashment After 1-Month Profit will be paid at the nearest prevailing completed tenor rate* of Digital FCY Term Deposit applied for the completed period. *Rate to be applied will be either the nearest completed tenor at the time of booking or the prevailing nearest completed tenor rate, whichever is lower</p>

# Digital Banking

GL Account

<b>G - Virtual Debit Card</b>		
i)	Card Issuance Fee	PKR 250/- + FED/Sales Tax
ii)	b) International Usage Charges Purchases in USD. Advance Tax on international transactions Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes.	Filer: 5% Non-Filer: 10%
iii)	Voucher Retrieval Fee	Rs 500/- + FED/Sales Tax
iv)	Arbitration Charges	USD 500/- + FED/Sales Tax
<b>H - EOBI Financing (Subject to Launch)</b>		
i)	Processing Charges	Rs. 2000/-
ii)	Legal Charges	NIL
iii)	Late Payment Fees	NIL
<b>I - Agent Financing</b>		
i)	Processing Charges	NIL
ii)	Stamp Duty & Legal Charges	At actual, if any
iii)	Verification Charges	PKR 1,000/-, if required
<b>J - Institute Fee Financing</b>		
i)	Mark up Rate	NIL
ii)	Processing Fee*	6 Months Tenor: Up to 15% of Loan Value; 12 Months Tenor: Up to 30% of Loan Value
iii)	Late Payment Charges	PKR 500/- for each late payment
iv)	Early Settlement Charges	NIL
*The fee will be equally distributed in equal monthly instalments amount.		
<b>K - Digital Channels/Alternative Delivery Channels</b>		
1.	ADC Service Charges (Mobile Banking/ Internet Banking/Mobile App)*	Free (charges exempted)
2.	Pay via other Bank Debit and Credit Card	Up to 3% of transaction amount per transaction + FED
3.	SMS Pull Banking Service* (a) Account Based Subscribers (b) Credit Card Based Subscribers	PKR 60/- per month PKR 60/- per month
4.	Branch Banking SMS Alert Fee (with multilingual feature) - Branch Banking / Counter Transactions & Digital Banking (In-App notifications will be sent on ALFA Transactions)  Branch Banking SMS Alert Fee (with multilingual feature) - Branch Banking / Counter Transactions, Digital Banking & ALFA Transactions	PKR 250/- per month + FED  PKR 300/- per month + FED
5.	Inter Bank Fund Transfer	Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet. After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1% of the transaction amount or PKR 200/- (whichever is lower) will be charged.
6.	Transfer from Mobile Account to BAFL Mobile Account and any other Bank Alfalah Account.	Free
7.	International Acquiring Access Fee-For cash withdrawal conducted by internationally issued cards on BAFL ATMs (Inclusive of FED)	Rs. 1,200/- per transaction
		55600
		55566
		55520
		52046

# Digital Banking

## GL Account

8.	International Acquiring Access Fee-For Balance Inquiry conducted by internationally issued cards on BAFL ATMs	Rs. 180/- per transaction	
9.	Alfa Cash Withdrawal (via IB, Alfa, ATM and CDM) 0 - 1,000 1,001 - 2,500 2,501 - 4,000 4,001 - 6,000 6,001 - 8,000 8,001 - 10,000 10,001 - 13,000 13,001 - 15,000 15,001 - 20,000 20,001 - 25,000 25,001 - 30,000 30,001 - 40,000 40,001 - 50,000	Received via Partner (+FED) Rs. 39.66 Rs. 80.17 Rs. 119.83 Rs. 160.34 Rs. 200/- Rs. 239.66 Rs. 280.17 Rs. 310.34 Rs. 379.31 Rs. 439.66 Rs. 500/- Rs. 560.34 Rs. 620.69	Received via Bank Alfalah (+FED) Rs. 20/- Rs. 40/- Rs. 60/- Rs. 80/- Rs. 100/- Rs. 120/- Rs. 140/- Rs. 160/- Rs. 200/- Rs. 220/- Rs. 250/- Rs. 280/- Rs. 310/-
10.	Tax Payments	Free	
11.	Beaconhouse School Fee Payment	Rs. 25/- per transaction	
12.	Bank Alfalah ATM - Biometric Verification	Up to PKR 25+ FED per transaction Annual Subscription: Up to PKR 2500+ FED for Annual Subscription	
13.	1-Link ID - Biometric ATM Transactions on 1-Link member banks	Up to 2% of transaction amount per transaction (for BAF accountholders on 1-Link member banks) According to user's bank SoBC (for other bank accountholder on BAF ATMs)	
14.	Cash Deposit Machine - Charges Bank Alfalah Accounts  Other Bank Accounts	BAFL deposits during off-banking hours* Up to Rs. 10,000 - Fee: Rs. 25 + FED Rs. 10,001 to 100,000 - Fee: Rs. 50 + FED Rs. 100,001 to 250,000 - Fee: Rs. 100 + FED Rs. 250,001 to 500,000 - Fee: Rs. 125 + FED Rs. 500,001 Above -150+ FED Other Bank Account Deposits Up to Rs. 10,000 - Fee: Rs. 144 + FED Rs. 10,001 to 100,000 - Fee: Rs. 210 + FED Rs. 100,001 to 250,000 - Fee: Rs. 420 + FED Rs. 250,001 to 500,000 - Fee: Rs. 720 + FED Rs. 500,001 Above - Fee: Rs. 1000 or 0.1% whichever is higher + FED  * Off-banking hours refer to 6:00 PM to 9:00 AM (Monday to Saturday) and the full day on Sundays and public/gazetted holidays.	
15.	CDM Digital Cash Management	All charges for CDM Digital Cash Management will be decided on a case-to-case basis through an agreement between the customer and the Bank.	
16.	Receipt on ATM Cash Withdrawal and Balance Enquiry	PKR 5/- Per transaction on BAFL ATM PKR 4.67/- Per transaction on Other Bank ATMs	
17.	Order Cheque Book/Banker's Cheque via Alfa or Internet Banking	For cheque book and banker's cheque, please refer to general banking section as same charges will apply	
18.	Generate Account Maintenance Certificate (via Alfa or Internet Banking)	PKR 340/- + FED per certificate	
19.	Stop Payment of Cheques (via Alfa or Internet Banking)	For stop payment of cheques, please refer to general banking section as same charges will apply	
20.	Alfa Pro a) Annual Subscription b) Monthly Subscription	upto PKR 5,000/- + FED per annum upto PKR 500/- + FED per month	
21.	Alfa Supplementary	upto PKR 1,500/- + FED per annum	
22.	Statement of account via Alfa on request (including duplicate)	PKR 35/- per statement (inclusive of FED) or equivalent FCY	
23.	Alfa Auto Pay	PKR 50/- + FED per transaction	
24.	Mobile top-up, Postpaid and Bundles	PKR 15/- + FED per transaction	

# Digital Banking

GL Account

L - Branchless Banking - Agent Network		
Transaction Details		Charges
a. Balance Inquiry		No fee is charged from customer
b. Mini Statement		No fee is charged from customer
c. Alfa Wallet BVS Registration		No fee is charged from customer
d. BISP Cash Out/Transfer into Wallet		No fee is charged from customer
e. Utility Bill Payment at Agents		No fee is charged from customer
f. Mobile Airtime Top-ups		No fee is charged from customer
g. Mobile Bill Payment		No fee is charged from customer
h. Mobile Bundle Payment		No fee is charged from customer
i. EOBI Card Activation (replacement card only)		No fee is charged from customer
j. Service Fee for ATM Card Issuance (in addition to Card Fee)		PKR 275
k. Cash Withdrawal from Alfa Account		
Slab Start	Slab End	Total Charges
50*	1,000	Up to 25
1,001	2,500	Up to 43.75
2,501	4,000	Up to 70
4,001	6,000	Up to 105
6,001	8,000	Up to 140
8,001	10,000	Up to 185
10,001	13,000	Up to 235
13,001	16,000	Up to 285
16,001	20,000	Up to 350
20,001	25,000	Up to 437.5
25,001	30,000	Up to 525
30,001	40,000	Up to 700
40,001	50,000	Up to 875
*Minimum cash out amount is PKR 50.		
i. Money Transfer Send		
i. CNIC to Wallet		No fee is charged from the customer
ii. Wallet to Wallet		No fee is charged from the customer
iii. Wallet to Other Bank		Up to PKR 200/- per transaction
iv. CNIC to Other Bank		Up to PKR 200/- per transaction
v. Wallet to CNIC		
Slab Start	Slab End	Total Charges
50	1,000	Up to 65
1,001	2,500	Up to 95
2,501	4,000	Up to 130
4,001	6,000	Up to 170
6,001	8,000	Up to 210
8,001	10,000	Up to 250
10,001	13,000	Up to 290
13,001	16,000	Up to 330
16001	20,000	Up to 390
20,001	25,000	Up to 450

# Digital Banking

## GL Account

<b>M - Over Draft</b>	
Processing Charges	Rs. 1200/-
Annual Fee	Rs 0/-
Enhancement Fee	Rs 0/-
Cancellation Fee	Rs 0/-
Debit Card Charges	As per SOBC, Consumer Banking: Sec A Pt 5 "Debit Card". Only this sections will only be followed for any account type & branch type.
Cheque Book	As per SOBC, General Banking: Miscellaneous Charges Sec D Pt 3 "Cheques/Cheque Books". Only this sections will only be followed for any account type & branch type.
APR	35% Annually
Stamp Duty & Legal Charges	Free of Cost
Verification Charges	Free of Cost
Late Payment Fees	Free of Cost
<b>N - Digital Locker</b>	
	<p><b>Rental fee (to be received in advance or at commencement of the period for a year)</b>            Small Locker – Rent PKR 20,000/- per Annum            Medium Locker – PKR 30,000 /- per Annum            Large Locker - PKR 40,000/- per Annum</p> <p><b>Security Deposit</b>            Small Locker: PKR 50,000/-            Medium Locker: PKR 50,000/-            Large Locker: PKR 50,000/-</p> <p><b>Breaking</b>            PKR 10,000 or At Actual, whichever is lower</p> <p><b>Late Fee</b>            PKR 5,000/- per month or part there of for all locker sizes</p> <p><b>Key Deposit</b>            Equivalent to annual rent of one year according to the size of the locker, refundable upon surrender of locker (GL account: PKR15924XXXX [Where xxxx is the branch code])</p>
<b>O - Cash In - M Wallet</b>	
a) Depositing Cash Fees	<p>0.5% of the transactional amount or PKR 100 (whichever is lower)</p> <ul style="list-style-type: none"> <li>• Daily Cash-In limit is PKR 50,000.</li> <li>• Monthly Cash-In limit is PKR 200,000</li> </ul>
<b>P - Earned Wage Financing</b>	
Processing Charges	3% of the Loan Amount or PKR 300, whichever is higher
<b>Q - Instant Pledge Financing (Subject to launch)</b>	
a) Processing Fee b) Annual Fee c) Legal Charges d) Late Payment Charges e) Early Settlement Charges	Rs. 3,000 Not applicable At actual As per markup pricing Nil
<b>R - Personal Financial Management (Financial Analytics)</b>	
Personal Financial Management Monthly subscription Charges	PKR 100/= Per month + FED

<b>S - Alfa Business Accounts Alfa Business Current Account Features</b>	
Service charges for not maintaining requisite balance requirement	Rs. 43
Average Monthly Balance Requirement for free services	Rs 50,000
Bankers Cheque	Refer to General Banking Section
Cheque book charges	Refer to General Banking Section
ATM/Debit Card (Issuance and Annual Fee)*	Free
SMS Alerts	Free
<p>* Only Classic / Gold                      ** All charges mentioned above are free in month of account opening.                      For all subsequent months, monthly average balance of Rs.50,000/- and above will be required for free services</p>	
<b>T - Alfa Business Savings Account Features</b>	
Features	Rs. 43
Service charges for not maintaining requisite balance requirement	Rs 50,000
Average Monthly Balance Requirement for free services	Free
Bankers Cheque	Refer to General Banking Section
Cheque book charges	Refer to General Banking Section
ATM/Debit Card (Issuance and Annual Fee)	As defined in consumer banking section, Basic Card issuance/Annual Fee - page 26
SMS Alerts	Free
<b>U - Debit Card Cash Withdrawal per day Limit Upgarde via ATM</b>	
1. Per Day limit fee	PKR 250 +FED per day
Limit upgrade fee are exclusive of FED/Sales Tax.	
<b>V - ATM Cash withdrawal with Personalised Denomination</b>	
1. Per transaction	PKR 50 + FED per transaction

# Bank Alfalah Premier

## Eligibility

To qualify as a Premier customer you must maintain quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Current Account Savings Account Combination 1: Current Account & Bancassurance Combination 2: Assets Under Management (AUM)	PKR 3 Million, or PKR 7 Million, or PKR 2 Million Current Account & PKR 1 Million Bancassurance, or PKR 10 Million AUM* including at least PKR 2 Million in Current Account
Mortgage** Salary Credit***	PKR 30 Million PKR 1 Million
Premier Business	Current Account : PKR 1.5 Million (Mandatory) with PKR 100 Million SME or Commercial or PKR 250 Million Trade or Business Account (other than above) PKR 100 Million

### Following Debit Cards are offered to Premier Customers based on the above eligibility criteria:

Premier VISA Signature Debit Card  
Pehchaan Debit Card  
Pay Pak Debit Card  
Foreign Currency Account Debit Card

Note: Quarterly Premier VISA Signature Debit Card / Premier Platinum Credit Card fee of PKR 5,750+FED/Sales Tax will be levied in case of non-maintenance of required quarterly average balance mentioned above.

### Following Credit Cards are offered to Premier Customers based on the above eligibility criteria:

Premier Platinum Credit Card  
Amex Gold Credit Card

#### Premier Visa Top Tier Debit Card

Eligibility criteria for availing this card is PKR 25 Million in Current Account or equivalent in foreign currency.

#### Premier VISA Signature Credit Card

Eligibility criteria for availing this card is PKR 25 Million in Current Account or equivalent in foreign currency.

#### Note:

1. These charges are subject to change on half yearly basis.
2. Apart from those mentioned, all bank service charges will be applicable as per Bank Alfalah's prevailing SOC.
3. In addition to the above, all applicable Government levies will also be recovered.
4. Premier customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded.
5. Upon downgrade, all Premier benefits and privileges will be discontinued and Premier Card(s) will be downgraded.
6. Shapes Visits: PKR 2,500+FED/Sales Tax per extra visit (where visits exceed the number of entitled complimentary visits in a month). Terms & conditions apply

\* Eligible Assets Under Management (AUM) - Bancassurance, Mutual Funds, Current Account, Savings Account & Term Deposits

\*\*Including at least PKR 2 Million in Current Account

\*\*\*Payroll Current Account is mandatory

\*\*\*-Terms & Conditions apply

# Bank Alfalah Infinite

## Eligibility

To qualify as a Bank Alfalah Infinite customer, you must maintain a quarterly average balance as per the below mentioned grid:

Type	Minimum Threshold
Assets Under Management (AUM)*	150 Million AUM

**Infinite client can avail the following card variants:**

### Debit Cards:

Visa Infinite Debit Card\*\*\*

Premier Visa Signature Debit Card

EO Cobranded Premier Debit Card (CPRM)

Classic Debit Card (CLAS)

Pehchaan Debit Card (APCH)

\*\*\*Debit Card shall be issued to Infinite account owned by the Female only.

Classic FCY Debit Card (FCY)

FCY Visa Business Card (GLDF)\*\*\*

\*\*\*FCY Corporate debit cards will be issued to corporate entities and freelancers engaged in the export of software and IT services only.

Gold Debit Card

Platinum Debit Card (PLAT)

RDA VISA Gold Debit Card

Signature Debit Card (SIGN)

PayPak Debit Card

### Credit Cards

Visa Infinite Credit Card\*\*\*

Classic Credit Card (CLAS)

Gold Credit Card

Platinum Credit Card (PLAT)

Signature Credit Card (SIGN)

### Note:

- 1 These charges are subject to change on half yearly basis.
- 2 All bank service charges will be applicable as per Bank Alfalah's prevailing SOC.
- 3 In addition to the above, all applicable Government levies will also be recovered.
- 4 Bank Alfalah Infinite customers not maintaining the required quarterly average balance(s) as per the eligibility criteria mentioned above will be downgraded.

\* Eligible Assets Under Management (AUM) - Mutual Funds, Fixed Income Instruments, Current Account, Savings Account & Term Deposits

\*\*Subject to availability of lockers in the branch

\*\*\* Terms and conditions apply

# Roshan Digital Account

S.No.	Description	Roshan Digital Account - FCY	Roshan Digital Account - PKR
1	Account Opening	Free	Free
2	Account Maintenance/ Minimum Balance Service Charges	Free	Free
3	Account Balance Inquiry	Free	Free
4	Cheque Book Issuance	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf
5	Visa Gold Debit Card Issuance Charges / Annual Fee	Not applicable	Rs. 5,500/-
6	Visa Signature Debit Card Issuance / Annual Fee	Not applicable	Rs. 23,000/-
7	Debit Card Replacement Fee	Not applicable	Rs. 3,000/-
8	Debit Card Delivery Fee	Not applicable	Flat PKR 10,000
9	Cheque Book Delivery Fee (Only Cheque Book Delivery)	Flat PKR 10,000/-	Flat PKR 10,000
10	Duplicate Debit Card	Not applicable	Rs. 3,000/-
11	Inward Remittance (from abroad)	Bank does not charge for inward Remittance maintaining account with us. Correspondent bank charges range in between \$30 /- to \$50/- depending upon the slabs i.e <\$5000/- and >\$5000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-  Remittance received in NRVA Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/Exchange Companies, an amount of SAR 20 will be charged (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis). Although, if the same is received under 'Commission based Model', no such fee will be charged by the Bank.
12	Outward Remittance (from Pakistan)	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e, <\$5000/- & >\$5000/-	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e, <\$5000/- & >\$5000/-
13	Inter Bank Fund Transfer (local)	Free	Free
14	Cash Withdrawal through Card (within Pakistan) without paper receipt	Not applicable	On BAFL ATM, no Charges. On other bank ATM, PKR 35 per transaction
15	Cash Withdrawal through Card (International)	Not applicable	Rs. 400/- or 4% of cash withdrawal amount, whichever is higher
16	Balance Enquiry Charges (within Pakistan) without paper receipt	Not applicable	On BAFL ATM, no charges. On other bank ATM, PKR 4.67
17	Postal Charges/ International Courier Charges	Flat PKR 10,000/	Flat PKR 10,000/
18	Application Processing for NPC	Free	Free
19	Application Processing for CDC	Free	Free
20	Bill Payment	Beaconhouse School Fee Payment - Rs. 25/- per transaction (both PKR and FCY Roshan Digital Accounts) Jazz Cash Transaction Charges (excluding FED/Sales Tax)	
		0 - 1,000 1,001 - 2,500 2,501 - 4,000 4,001 - 6,000 6,001 - 8,000 8,001 - 10,000 10,001 - 13,000 13,001-15,000 15,001 - 20,000 20,001 - 25,000 25,001 - 30,000 30,001 - 40,000 40,001 - 50,000	Rs. 39.66 Rs. 80.17 Rs. 119.83 Rs. 160.34 Rs. 200 Rs. 239.66 Rs. 280.17 Rs. 310.34 Rs. 379.31 Rs. 439.66 Rs. 500 Rs. 560.34 Rs. 620.69
21	Internet Banking Activation	Free	
22	Transaction Alerts - SMS & Email	Free Alerts on Digital Transactions	Free Alerts on Digital Transactions
23	Paper Receipt Printing Fee (within Pakistan)	Not applicable	On BAFL ATM: PKR 5 for BAF customer PKR 4.67 for ILink customer
24	Foreign transactions charges from debit card		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)

# Asaan Roshan Digital Account

S.No.	Description	Asaan Roshan Digital Account - FCY	Asaan Roshan Digital Account - PKR
25.	Cheque Book	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf	First cheque book of 25 leaves free, subsequent cheque books to be issued at Rs. 22.5/- per leaf
26.	Visa Gold Debit Card Issuance Charges / Annual Fee	Not applicable	Rs. 5,500/-
27.	Internet Banking	Free	Free
28.	SMS Alerts	Free	Free
29.	Alfa	Free	Free
30.	Online Transactions		Free up to minimum aggregate sending limit of PKR 25,000/- per month per account/wallet After exhaustion of monthly limit or for amount exceeding aggregate of monthly PKR 25,000/-; 0.1 % of the transaction amount or PKR 200/- (whichever is lower) will be charged
31.	E Statements	Free	Free
32.	Wire Transfer	Free, However, correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e.< \$5,000/- and > \$5,000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/- . Remittance received in NRVA Rupee Value Account (NRVA) under "Free Send Model" through International Money Transfer Operators/Exchange Companies, an amount of SAR 20 will be charged (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis). Although, if the same is received under "Commission based Model", no such fee will be charged by the bank.
33.	Foreign Demand Draft	USD 15 or equivalent PKR + SWIFT charges. Additional 0.5% will be applicable only on cash amount deposited in FCY account, if the differential amount to be remitted is not maintained with the Bank for minimum period of 15 days.	USD 15 or equivalent PKR + SWIFT charges. Additional 0.5% will be applicable only on cash amount deposited in FCY account, if the differential amount to be remitted is not maintained with the Bank for minimum period of 15 days.

# Roshan Digital Business Account

S.No.	Description	Roshan Digital Business Account - FCY	Roshan Digital Business Account - PKR
34.	Account Opening	Free	Free
35.	Account Maintenance/ Minimum balance service charges	Free	Free
36.	Account Balance Inquiry	Free	Free
37.	Cheque Book Issuance	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf	First Cheque Book-free (25 leaves) Subsequent Cheque Book - Rs. 22.5/- per leaf
38.	Cheque Book Delivery Fee(Only Cheque Book Delivery)	Flat PKR 10,000/-	Flat PKR 10,000/-
39.	Inward Remittance (from abroad)	Bank does not charge for inward Remittance maintaining account with us. Correspondent bank charges range in between \$30 /- to \$50/- depending upon the slabs i.e <\$5000/- and >\$5000/-	BAFL does not charge for incoming remittance maintaining account with us. Correspondent bank charges range in between \$30/- to \$50/- depending upon the slabs i.e., <\$5,000/- and >\$5,000/-
40.	Outward Remittance (from Pakistan)	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e, <\$5000/- & >\$5000/-	Free, however correspondent bank charges range from \$30/- to \$50/- depending upon the slabs i.e, <\$5000/- & >\$5000/-

- For details and other charges, please refer to our Schedule of Charges (hyperlink: <https://www.bankalfalah.com/schedule-of-charges/>).