

Faysal Islami Noor
Schedule of Charges
 Jul 1, 2021 - Dec 31, 2021

a. Annual Fees

- i) Primary Cards
 Velocity Rs. 4,000/- (Reduced fee of Rs. 500 will be charged upon spend based reversal)
 Blaze Rs. 6,750/- (Reduced fee of Rs. 750 will be charged upon spend based reversal)
- ii) Supplementary Cards
 Velocity Rs. 1,000/-, Blaze Rs. 1,200/-

b. Other Charges

Musawamah Payment

Rs. 1,500/- per instance of delay

Dial a Draft / Pay Order

Rs. 700/- (per request)

Card Replacement Fee

Rs. 700/-

Profit Rate

Salaried Approved: 40%
 Salaried Unapproved: 41%
 SE: 42%

Returned Cheque

Rs. 1,000/-

Copy of sales / substitute voucher

Up to Rs. 2,000/-

Installment Plan - Fixed Profit Rate

2% per month of the booked amount



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Balance Transfer (Fixed Tenor) on Installment Plan - Fixed Profit Rate

2% per month of transfer amount

Balance Transfer (Open Tenor) on Installment Plan - Fixed Profit Rate

2.7% per month

***Balance transfer:** customer can avail this facility only once against Conventional Credit Card (only principal amount) and customer has to furnish the proof of cancellation

Total Outstanding on Installment Plan - Fixed Profit Rate

2% per month of the booked amount

Installment Plan Processing Charges

Rs. 600/- (per request)

SMS Alerts

All Digital transactions (including POS / ATM / Internet) - Free
 For all Non-Digital transactions (including statement delivery, Bill payment reminders, Bill payment notification etc.) - Monthly Rs 72/-, Annually Rs 720/-

Cancellation charges of Pay Order / Dial a Draft

Rs. 500/-

Arbitration Charges

Master Card Arbitration charges for disputed transaction USD 500/- or equivalent

FX Conversion Charges

Upto 4% of the transaction amount including cross border transaction fee as per Mastercard

Withholding Tax

Current applicable rate on cash withdrawals exceeding Rs. 50,000/- per day on the total amount (Subject to FBR)

Card Conversion/ Upgradation Fee

Rs. 750/- on all cards

Airline Transactions on Installment Plan - (Tenure 3 months)

Musawamah Profit (payable on 1st installment)
 3% of booked amount

Education Fee Payment on Installment Plan - (Tenure 3 months)

Booking Amount	Musawamah Profit (payable on 1st installment)
5,000 - 25,000	Rs. 600
25,001 - 50,000	Rs. 1,500
50,001 - 75,000	Rs. 2,500
75,001 & above	4% of booked amount

Chip Maintenance Fee

Primary Card - Annually Rs.850/- applicable on all primary cards.

Supplementary Card - Annually Rs. 450/- applicable on all supplementary cards.

Note: All government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be charged in addition to bank's charges and are non-reversible.