

Size: 5.5x4.5inches
Platinum SOC (Front)

Faysal Islami Noor

Schedule of Charges

Jul 1, 2021 - Dec 31, 2021

Primary Cards - Annual Fee

Rs. 10,000/- (Reduced fee of Rs 1,500 based on spend of Rs. 500,000 in 12 months)

Supplementary Cards - Annual Fee

Rs.2,400/-

Musawamah Payment

Rs. 1,500/- per instance of delay

Dial a Draft/Pay Order

Rs. 700/- (per request)

Card Replacement Fees

Rs. 700/-

Copy of Sales/Substitute Voucher

Up to Rs. 2000/-

Returned Cheque

Rs. 1000/-

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

Card Conversion/Upgrade Fee

Rs. 750/- on all cards

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Profit Rate

Salaried Approved 40%

Salaried Unapproved 41%

SE 42%

Installment Plan - Fixed Profit Rate

2% per month of the booked amount

Total Outstanding on Installment Plan - Fixed Profit Rate

2% per month of the booked amount

Installment Plan Processing Charges

Rs. 600/-

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)

Processing Fee - Airline Transactions on Installment Plan - 0% Profit Rate (Tenure 3 months)

3% 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

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

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.