

Size: 8.5x4.5inches  
World Card SOC (Front)

**Faysal Islami Noor**

**Schedule of Charges**

Jul 1, 2021 - Dec 31, 2021

**Primary Cards - Annual Fee**

Rs. 16,000/- (Reduced fee of Rs 1,500 based on spend of Rs. 1,500,000 in 12 months)

**Supplementary Cards - Annual Fee**

Rs.4,800/-

**Musawamah Payment**

Rs. 1,500/- per instance of delay

**Dial a Draft/Pay Order**

Rs. 700/- (per request)

**Card Replacement Fees**

Rs. 700/-

**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

**Installment Plan - Fixed Profit Rate**

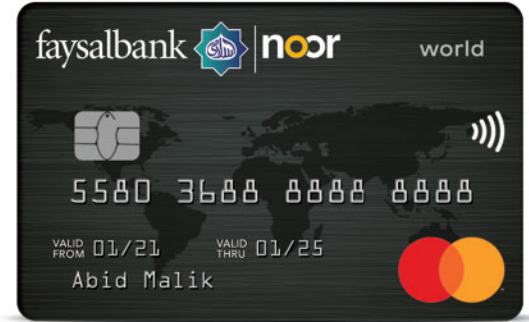
2% per month of the booked amount

**Returned Cheque**

Rs. 1000/-

**Copy of Sales/Substitute Voucher**

Up to Rs. 2000/-



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**Total Outstanding on Installment Plan - Fixed Profit Rate**

2% per month of the booked amount

**Cancellation Charges of Pay Order/Dial a Draft**

Rs. 500/-

**Installment Plan Processing Charges**

Rs. 600/- (per request)

**Arbitration Charges**

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

**Profit Rate**

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

**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/-

**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)

**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.

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