

BANK AL HABIB – CREDIT CARDS

SCHEDULE OF CHARGES

Joining Fee	Nil
Annual Fee – Green/Gold	Nil
Supplementary Fee	Nil
Credit Card APR	25% p.a.
Over Limit Fee	Rs. 500
Late Payment Fee	10% of the minimum payment due or Rs. 500/- which ever is higher
Cash Advance Fee	3% or Rs. 500/- which ever is higher
Credit Card / PIN Replacement Fee	Rs. 500
Cheque Return Fee	Rs. 200
Sales Slip retrieval Charges (local)	At actuals
Sales Slip retrieval Charges (International)	At actuals
Additional Charges on Foreign Exchange Rate	3% Additional Charges on Foreign Exchange Rate