

## Schedule of Bank Charges Effective July 10, 2026

### ASKARI MASTERCARD (Credit Card)

1.	Annual Fee	
a.	Classic Card	Rs. 5,500/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
b.	Gold Card	Rs. 12,000/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
c.	Platinum Card	Rs. 20,500/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
d.	World Card	Rs. 25,000/- (no waiver of Annual Fee)
e.	Corporate Card (Annual Fee)	Rs. 5,500/- Annual Fee (no waiver of Annual Fee)
f.	Awami Card (For existing portfolio only)	Rs.2,700/- per annum (no waiver of Annual Fee)
g.	Supplementary Card – Classic	Rs. 3,000/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
h.	Supplementary Card - Gold	Rs. 6,500/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
i.	Supplementary Card – Platinum	Rs. 11,000/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
j.	Supplementary Card - World	Rs. 14,000/- (50% Waiver on 50% utilization of total limit within 02 months of issuance / renewal)
k.	Supplementary Card – Awami (For existing portfolio only)	Rs. 1,400/- per annum (no waiver of Annual Fee)
<b>l.</b>	<b>Askari PIA Co-Brand (Basic):</b>	
i.	Classic	Rs.6,000/- per annum (no waiver of Annual Fee)
ii.	Gold	Rs.9,000/- per annum (no waiver of Annual Fee)
iii.	Platinum	Rs.11,000/- per annum (no waiver of Annual Fee)
	<b>Askari PIA Co-Brand (Supplementary):</b>	
i.	Classic	Rs. 3,000/- per annum (no waiver of Annual Fee)
ii.	Gold	Rs. 4,500/- per annum (no waiver of Annual Fee)
iii.	Platinum	Rs.6,500/- per annum (no waiver of Annual Fee)
2.	Late Payment Charges	Rs.2,200/- per Instance
3.	Service Charges - Retail Transactions Classic, Gold, Platinum & Corporate Cards (all segments except World Cards) World Cards & Awami cards	Upto 3.5% per month (42% per annum) of the outstanding amount.  3.7% per month (44.40% per annum) of the outstanding amount
4.	Cash Advance Charges	(*APR means Annualized Percentage Rate) Rs. 1,500/- or 3.5% whichever is higher
5.	Service Charges Cash Advance	3.30% per month (39.60% APR)
6.	Cheque Return Charges	Rs. 1,500/- per cheque
7.	Card Replacement Fee	Classic: Rs. 1,100/- Gold: Rs. 1,300/- Platinum: Rs. 1,500/- World: Rs. 1,800/- Corporate: Rs.1,300/-

8.	Services Charges - Flexible Credit Plan (FCP)/Extended Payment Plan(EPP)/Cash for Card (CFC)	a. FCP: 2% per month (24.00% APR) b. EPP/CFC: 3% per month (36.00% APR)
	1. Balance Transfer Facility (BTF) to Extended Payment Plan (EPP) – BTF with installment plan	1. BTF (with Installments): Balance Transfer Facility (BTF) to Extended Payment Plan (EPP): 2% per month (24.00% APR)
	2. Balance Transfer Facility (BTF) - without installment Plan	2. BTF (without Installments): 2% per month (24.00% APR)
		1. Markup will be charged on unpaid principal amount. 2. In addition to above, service charges, postage, fax charges will also be recovered according to the prescribed tariff. 3. All Govt. Taxes are applicable.
9.	Process Charges – FCP (Flexible Credit Plan), EPP (Extended Payment Plan), CFC (Cash For Card), Balance Transfer Facility (BTF) to Extended Payment Plan (EPP) Balance Transfer Facility (BTF)-without installment plan	FCP/EPP/CFC: Rs. 1,500 or 3.75% whichever is higher  BTF (With Installment Plan) i.e. BTF to EPP: Rs. 1,200 or 3.2% whichever is higher  BTF -without installment plan: Rs. 1,200 or 3.2% (whichever is higher)
10.	Early Termination Charges - FCP/EPP/CFC/BTF to EPP	Rs 1,500/- or 5.5% of the outstanding amount, whichever is higher
11.	Credit Cover Premium (With the consent of customer)	0.48% of outstanding balance Note: Customers above 65 years age are not eligible for insurance coverage.
12.	Voucher Retrieval	Rs. 1,000 if transaction pertains to "U.S Healthcare".
13.	Foreign Currency Transaction & Dynamic Currency Conversion Transactions Charges	4.85% of Trxn amount - to be applied on all trxn other than PKR & on Dynamic Currency Conversion Transaction (where merchant residing outside Pakistan while transaction performed in Local Currency).
14.	SMS Service Fee	Free
15.	Internet transaction charges	Nil
16.	Arbitration Charges (In case of dispute)	At Actual
17.	Chip Maintenance Fee	Basic Card Rs.1,200/- & Supplementary Card Rs.700/-
18.	1-Bill Payment/Utility Bill Payment through Credit Cards	Rs. 70 per payment
19.	Banker's Cheque Issuance Fee	Rs. 1,000/-
20.	Card Conversion fee (Upgrade)	Rs. 1,350/-
21.	Direct Debit Rejection Fee	Rs. 1,100
22.	Top-Up facility (Limit Enhancement) Fee	Rs. 1,200

**Note:** For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.