

## ALLIED VISA CREDIT CARD SUMMARY BOX

The information contained in this Box summarizes key features of Credit Card and is not intended to replace any term & condition of the product. It is very important that customer should carefully read the full terms & conditions before agreeing and signing this information.

INFORMATION	EXPLANATION																
Joining Fee / Annual Fee	<ul style="list-style-type: none"><li>No Card Issuance or Joining Fee</li><li>Annual Membership Fee – Basic Card<ul style="list-style-type: none"><li>Gold Card <b>Rs.2,500/-</b></li><li>Platinum Card <b>Rs.5,000/-</b></li></ul></li><li>Annual Membership Fee – Supplementary Card<ul style="list-style-type: none"><li>Gold Card <b>Rs.600/-</b></li><li>Platinum Card <b>Rs.1,200/-</b></li></ul></li><li>Annual Membership Fee is applied on issuance and subsequently on each anniversary of the credit card, irrespective of activation of the card.</li><li>Reversal of annual Membership Fee is available on spending <b>Rs.25,000/-</b> through <b>Gold Credit Card</b> and <b>Rs.50,000/-</b> through <b>Platinum Credit Card</b> within 3 months. Customer needs to intimate the Bank for fee reversal after spending required amount in the given time period.</li></ul>																
Annualized Percentage Rate (APR)	<ul style="list-style-type: none"><li>Balance Transfer Facility <b>24%</b></li><li>Retail and Cash <b>34%</b> (APR will be applicable as per prevailing SOC at any point in time)</li><li><u>Formula For Purchases:</u> Outstanding Balance of Retail Transaction x (APR / 365) x Number of Days (from transaction date to the payment posting date and on the remaining amount from payment date to next statement date)</li><li><u>Formula for Cash Advances:</u> Transaction Amount x (APR/365) x Number of Days (from transaction date to the payment posting date and on the remaining amount from payment date to next statement date)</li><li><u>Formula For Balance Transfers:</u> BTF Transaction Amount x (APR / 365) x Number of Days (from transaction date to the payment posting date and on the remaining amount from payment date to next statement date)</li></ul>																
Interest Rates	<table><tr><td></td><td><b>Introductory Rate</b></td><td><b>Monthly Rate</b></td><td><b>Annual Rate</b></td></tr><tr><td><b>Purchases</b></td><td>Not Applicable</td><td>2.83%</td><td>34.00%</td></tr><tr><td><b>Cash Advances</b></td><td>Not Applicable</td><td>2.83%</td><td>34.00%</td></tr><tr><td><b>Balance Transfers</b></td><td>Not Applicable</td><td>2.00%</td><td>24.00%</td></tr></table>		<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>	<b>Purchases</b>	Not Applicable	2.83%	34.00%	<b>Cash Advances</b>	Not Applicable	2.83%	34.00%	<b>Balance Transfers</b>	Not Applicable	2.00%	24.00%
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Interest Free Period	<ul style="list-style-type: none"><li>Maximum 50 days for all retail transactions</li><li>No Interest Free Period for BTF and Cash Advance transactions</li></ul>																

Customer's Signature

Signature Verification by Branch with IBS No. &amp; Stamp

Effective from Jan 1, 2025

<b>Interest Charging Information</b>	<ul style="list-style-type: none"><li>No interest would be charged on new purchases if the payment is made in full within the due date for each billing cycle and no balance is carried forward from the previous months. Otherwise, the period over which interest is charged for different product features will be as mentioned below:</li></ul> <table><tr><td></td><td><b>From</b></td><td><b>Until</b></td></tr><tr><td><b>Purchases</b></td><td>Transaction Date</td><td>Paid in full</td></tr><tr><td><b>Cash Advances</b></td><td>Transaction Date</td><td>Paid in full</td></tr><tr><td><b>Balance Transfers</b></td><td>Date of ABL Credit Card account debited</td><td>Paid in full</td></tr></table>		<b>From</b>	<b>Until</b>	<b>Purchases</b>	Transaction Date	Paid in full	<b>Cash Advances</b>	Transaction Date	Paid in full	<b>Balance Transfers</b>	Date of ABL Credit Card account debited	Paid in full
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<b>Payments Allocation</b>	<ul style="list-style-type: none"><li>Payments received are applied in the following order:</li></ul> <table><tr><td>1. Mark up</td><td>2. Service Charges (Cash Advance Fee, BTF Fee, Card Replacement Charges, Allied Easy Installment Processing Fee)</td></tr><tr><td>3. Late Charges</td><td>4. Insufficient Funds/Cheque Return Charges</td></tr><tr><td>5. Annual Fee</td><td>6. Federal Excise Duty (FED)</td></tr><tr><td>7. Prior Principal Amount</td><td>8. Current Principal Amount</td></tr></table>	1. Mark up	2. Service Charges (Cash Advance Fee, BTF Fee, Card Replacement Charges, Allied Easy Installment Processing Fee)	3. Late Charges	4. Insufficient Funds/Cheque Return Charges	5. Annual Fee	6. Federal Excise Duty (FED)	7. Prior Principal Amount	8. Current Principal Amount				
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<b>Minimum Monthly Repayments</b>	<ul style="list-style-type: none"><li>2% of principal outstanding amount plus markup and other charges, if applicable; in case principal outstanding is ≤ Rs.500, 100% amount will be charged.</li><li>If you make a minimum payment, interest will be charged on the full amount till the payment date and on the remaining balance till the statement generation date after due date so it will cost more and take longer to clear the balance. Interest free period for purchases is also lost if any balance of the previous months' bill is outstanding.</li></ul>												
<b>Card Limits</b>	<ul style="list-style-type: none"><li>Following maximum limits can be assigned after clearing certain credit checks:</li></ul> <table><tr><td><b>Card Type</b></td><td><b>Maximum Card Limit</b></td><td><b>Maximum Cash Withdrawal Limit</b></td></tr><tr><td><b>Gold Card</b></td><td>Rs.500,000/-</td><td>Rs.250,000/- (50% of Credit Limit)</td></tr><tr><td><b>Platinum Card</b></td><td>Rs.2 Million</td><td>Rs.1 Million (50% of Credit Limit)</td></tr></table> <p>No maximum card limit capping for cards on lien however maximum cash withdrawal limit is 50% of the given credit limit</p>	<b>Card Type</b>	<b>Maximum Card Limit</b>	<b>Maximum Cash Withdrawal Limit</b>	<b>Gold Card</b>	Rs.500,000/-	Rs.250,000/- (50% of Credit Limit)	<b>Platinum Card</b>	Rs.2 Million	Rs.1 Million (50% of Credit Limit)			
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<b>Card Expiry</b>	<ul style="list-style-type: none"> <li>3 Years from the issuance or reissuance of card</li> </ul>																								
<p>Note: As per state bank your two years history of overdue/late payments/write offs/waiver etc. will reflect in eCIB Report.</p>																									
<b>Customer's CNIC No.</b> _____  <b>Customer's Signature &amp; Date</b> _____	   <b>Authorized Banker's Signature, Stamp &amp; Date</b> _____																								