

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">No Card Issuance or Joining FeeAnnual Membership Fee – Basic Card<ul style="list-style-type: none">Gold Card Rs.2,500/-Platinum Card Rs.5,000/-Annual Membership Fee – Supplementary Card<ul style="list-style-type: none">Gold Card Rs.600/-Platinum Card Rs.1,200/-Annual Membership Fee is applied on issuance and subsequently on each anniversary of the credit card, irrespective of activation of the card.Reversal of annual Membership Fee is available on spending Rs.25,000/- through Gold Credit Card and Rs.50,000/- through Platinum Credit Card within 3 months.																
Annualized Percentage Rate (APR)	<ul style="list-style-type: none">Balance Transfer Facility 24%Retail and Cash 34% (APR will be applicable as per prevailing SOC at any point in time)<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)<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)<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)																
Interest Rates	<table><tr><th></th><th>Introductory Rate</th><th>Monthly Rate</th><th>Annual Rate</th></tr><tr><td>Purchases</td><td>Not Applicable</td><td>2.83%</td><td>34.00%</td></tr><tr><td>Cash Advances</td><td>Not Applicable</td><td>2.83%</td><td>34.00%</td></tr><tr><td>Balance Transfers</td><td>Not Applicable</td><td>2.00%</td><td>24.00%</td></tr></table>		Introductory Rate	Monthly Rate	Annual Rate	Purchases	Not Applicable	2.83%	34.00%	Cash Advances	Not Applicable	2.83%	34.00%	Balance Transfers	Not Applicable	2.00%	24.00%
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Interest Free Period	<ul style="list-style-type: none">Maximum 50 days for all retail transactionsNo Interest Free Period for BTF and Cash Advance transactions																

Customer's Signature

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Effective from Jul 1, 2025

Interest Charging Information	<ul style="list-style-type: none">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: <table><tr><td></td><td>From</td><td>Until</td></tr><tr><td>Purchases</td><td>Transaction Date</td><td>Paid in full</td></tr><tr><td>Cash Advances</td><td>Transaction Date</td><td>Paid in full</td></tr><tr><td>Balance Transfers</td><td>Date of ABL Credit Card account debited</td><td>Paid in full</td></tr></table>		From	Until	Purchases	Transaction Date	Paid in full	Cash Advances	Transaction Date	Paid in full	Balance Transfers	Date of ABL Credit Card account debited	Paid in full
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Payments Allocation	<ul style="list-style-type: none">Payments received are applied in the following order: <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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Minimum Monthly Repayments	<ul style="list-style-type: none">2% of principal outstanding amount plus markup and other charges, if applicable; in case principal outstanding is ≤ Rs.500, 100% amount will be charged.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.												
Card Limits	<ul style="list-style-type: none">Following maximum limits can be assigned after clearing certain credit checks: <table><tr><td>Card Type</td><td>Maximum Card Limit</td><td>Maximum Cash Withdrawal Limit</td></tr><tr><td>Gold Card</td><td>Rs.500,000/-</td><td>Rs.250,000/- (50% of Credit Limit)</td></tr><tr><td>Platinum Card</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>	Card Type	Maximum Card Limit	Maximum Cash Withdrawal Limit	Gold Card	Rs.500,000/-	Rs.250,000/- (50% of Credit Limit)	Platinum Card	Rs.2 Million	Rs.1 Million (50% of Credit Limit)			
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Charges	<p>Some of the charges applicable on the Credit Card are as Under:</p> <table><tr><td>Cash Advance Fee</td><td>Rs.500/- (per transaction) or 3% of the cash transaction amount whichever is higher plus all the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-</td></tr><tr><td>Balance Transfer Fee</td><td>Rs.500/-</td></tr></table>	Cash Advance Fee	Rs.500/- (per transaction) or 3% of the cash transaction amount whichever is higher plus all the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-	Balance Transfer Fee	Rs.500/-								
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Renewal Charges	<ul style="list-style-type: none"> No Renewal Charges 																								
Card Expiry	<ul style="list-style-type: none"> 3 Years from the issuance or reissuance of card 																								
<p>Note: As per state bank your two years history of overdue/late payments/write offs/waiver etc. will reflect in eCIB Report.</p>																									
Customer's CNIC No. _____ Customer's Signature & Date _____	 Authorized Banker's Signature, Stamp & Date _____																								