

ADDENDUM

Schedule of Charges Effective 01-10-2025 to 31-12-2025

Islamic Banking Branches & Windows

We request your immediate attention towards circular P/INST-2025/144 dated May 29, 2025, regarding the Schedule of Charges effective from 01-Jul-2025 to 31-Dec-2025.

It is to inform that charges related to the Premium Debit Card has been revised, as tabled, with effect from 01st Oct-2025.

F: ALLIED BANK - DIGITAL CHANNELS

2. Allied VISA Debit Cards-Primary

(f) Premium Debit Card

Premium Debit Card		Existing	Revised
i)	Issuance Fee / Annual Fee / Renewal Fee	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual / Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual / Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual / Renewal fee date. Additionally, if the average balance in respective saving account is not maintained during the entire year, the card will be downgraded on the next Annual / Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.

3. Allied Visa Debit Cards - Supplementary

(b) Premium Debit Card-Supplementary

Premium Debit Card-Supplementary		Existing	Revised
i)	Issuance Fee / Annual Fee / Renewal Fee	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For

4. Visa Debit Card-Foreign Currency

(C) Visa Premium Card-Foreign Currency

Visa Premium Card-Foreign Currency		Existing	Revised
i)	Issuance Fee / Annual Fee / Renewal Fee	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & Current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.

5. Allied Visa Debit Cards -Foreign Currency -Supplementary

(b) Premium Debit Card--Foreign Currency -Supplementary

Premium Debit Card- -Foreign Currency - Supplementary		Existing	Revised
i)	Issuance Fee / Annual Fee / Renewal Fee	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective Saving & Current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.	Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.

Note:-

The fee waiver on CA has been implemented with immediate effect i.e. No Fee shall be charged / deducted due as on 01st Oct-2025.