Effective from July 1, 2026

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	▪ No Card Issuance or Joining Fee ▪ Annual Membership Fee – Basic Card • Gold Card **Rs.3,500/-** • Platinum Card **Rs.7,000/-** ▪ Annual Membership Fee – Supplementary Card • Gold Card **Rs.900/-** • Platinum Card **Rs.1,800/-** ▪ 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)	▪ Balance Transfer Facility **24%** ▪ Retail and Cash **34%** (APR will be applicable as per prevailing SOC at any point in time) ▪ Formula For Purchases: 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) ▪ Formula for Cash Advances: 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) ▪ Formula for Balance Transfers: 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	(see table below)

Interest Rates

	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%

<table>
<tr><td>Interest Free Period</td><td>Maximum 50 days for all retail transactions
No Interest Free Period for BTF and Cash Advance transactions</td></tr>
<tr><td>Interest Charging Information</td><td>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><th></th><th>From</th><th>Until</th></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></td></tr>
<tr><td>Payments Allocation</td><td>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></td></tr>
<tr><td>Minimum Monthly Repayments</td><td>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.</td></tr>
<tr><td>Card Limits</td><td>Following maximum limits can be assigned after clearing certain credit checks:
<table>
<tr><th>Card Type</th><th>Maximum Card Limit</th><th>Maximum Cash Withdrawal Limit</th></tr>
<tr><td>Gold Card</td><td>Rs.500,000/-</td><td>50% of Credit Limit</td></tr>
<tr><td>Platinum Card</td><td>Rs.3 Million Clean
Rs.7 Million Secured

For Prime Customer:
Rs. 7 Million Clean</td><td>50% of Credit Limit</td></tr>
</table></td></tr>
<tr><td>Cancellation of Credit Card</td><td>For cancellation of your Basic/Primary Credit Card, you would need to submit duly signed written request along with copy of your CNIC and cut card to the Bank.
For cancellation of Supplementary Credit Card, you would need to get your supplementary credit card permanently blocked by calling Allied</td></tr>
</table>

	Contact Center and submit duly signed written request along with copy of your CNIC and cut supplementary card to the Bank. ▪ Basic/Primary cardholder will not be liable for the continuing use of a supplementary card from the date the primary credit card holder requests the bank to permanently block and cancel the supplementary card through Allied Contact Center and written request as mentioned above.
Charges	Some of the charges applicable on the Credit Card are as Under:

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/-
Arbitration Charges - For Disputed Transaction	At Actual
Duplicate Statement Fee	Rs.300/- per instance
E-Statement Fee	Free
Credit Card Replacement Charges	Rs.750/-
Foreign Currency Transactions (International/Cross-Border)	Upto 4% over prevailing interbank or open market rate, whichever is applicable, on the date of settlement on all foreign currency transactions. Any foreign currency transaction other than US Dollars will be first converted into US dollar as per the rate quoted under arrangement with VISA.
Dynamic Currency Conversion Transactions	Upto 4% over prevailing interbank or open market rate, whichever is applicable, on the date of settlement on all dynamic currency conversion transactions.
Priority Pass (PP) Annual Fee	Free
PP Per Visit Charges	Lounge visit charges at actual charged by priority pass.
PP Card Replacement Fee	Rs.750/-
1-Bill Credit Card Payment Charges	At actual as per prevailing 1-Link SOC
Airport Lounge Visits (only at selective Airports in Pakistan) on Platinum Credit Card	No Charge
SMS Alert Charges	Free
Cash Payment Fee	Free

	▪ FED is applicable on charges as per regulatory instructions. ▪ For complete set of latest applicable charges / fees please refer to Schedule of Charges on ABL website/Branches
Default Charges	Late Payment Charges: Rs.1,500/- Cheque Return Charges: Rs.1,200/- per instance ▪ FED is applicable on charges as per regulatory instructions.
Cancellation Charges	▪ No Cancellation Charges
Renewal Charges	▪ No Renewal Charges
Card Expiry	▪ 3 Years from the issuance or reissuance of card
Note: As per state bank your two years history of overdue/late payments/write offs/waiver etc. will reflect in eCIB Report.	

______________________________ **Customer's CNIC No.** ______________________________ **Customer's Signature & Date**	______________________________ **Authorized Banker's Signature, Stamp & Date**