

BANK ALFALAH - CREDIT CARDS BALANCE TRANSFER FORM

Alfalah Balance Transfer Facility... the easiest way to settle your unsettled credit card payments.

Bank Alfalah offers Balance Transfer Facility to all its cardmembers – the easy and convenient way to settle unsettled credit card payments on all existing credit cards in Pakistan.

As an Alfalah VISA cardmember, you can avail **Balance Transfer Facility** at a low rate of only **1.5% per month**. To benefit from this offer, all you need to do is fill the following form and mail it to Bank Alfalah (8-Ali Block, New Garden Town, Lahore), or drop it into any of Bank Alfalah branches along with 4 current credit card statements. You can start enjoying Alfalah Balance Transfer Facility the minute your request has been approved. All subsequent payments on the same card can be made by making just one phone call to our 24-Hour Authorization Service at **111-225-786**.

Cardholder's Name (max. 19 characters):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Card Account Number (to be debited):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Cardholder's Address: _____

Phone Number: _____

Beneficiary's Name and Address	Card/Account Number (to be credited)	Amount (in Rupees)

- I/We hereby request & authorize Bank Alfalah Limited to remit to the respective beneficiaries named above any amount not exceeding the amount given against each beneficiary name, and for a purpose approved by Bank Alfalah Limited.
- I/We will also be able to utilize the Balance Transfer Facility from time to time by giving oral instructions, through telephone to the Bank Alfalah 24 hours authorization centre.
- Bank Alfalah Limited reserves the right to withdraw this Balance Transfer Facility through oral instructions at any time without assigning any reason and/or without any notice to me/us. In such case, I/We agree to provide written instructions for utilization of my/our Balance Transfer Facility.
- Bank Alfalah will within 4 working days of the receipt of the Instruction in writing or oral, (excluding Bank and Public Holidays), on best effort basis, make payment of the amount stipulated through the Instruction inter alia by way of issuance of a Pay order/Demand Draft ("Instrument") and dropping the Instrument in the drop box /delivering the Instrument to the relevant party. Bank Alfalah Limited does not undertake any liability whatsoever beyond dropping the Instrument to the drop box /delivering the Instrument to the relevant party.
- Bank Alfalah Limited would not be bound to act upon any oral instructions purporting to have been given by me/us unless Bank Alfalah Limited can, during such oral instructions, verify any personal/financial information appearing on/or resulting

from my/our Bank Alfalah VISA Card Application Form and/or VISA Card Account. Bank Alfalah reserves the right to select the item for verbal verification and/or to reject any oral instruction without assigning any reason whatsoever.

- I/We agree that the service/mark-up charges on my/our outstanding balance in Bank Alfalah Limited Credit Card Account will be accrued from the date of transfer of my/our balance to Bank Alfalah Limited.
- The Balance Transfer Facility can only be availed till such time, as the Total Outstanding does not exceed beyond the credit limit notified by Bank Alfalah Limited to me/us for my/our Bank Alfalah VISA Card. At any time if making payment of the amount will result in exceeding the credit limit, Bank Alfalah Limited will not be obliged to pay the Amount in terms of the Balance Transfer Facility and will not act upon the my/our instructions and I/We will not be able to avail the Balance Transfer Facility exceeding the Limit. Bank Alfalah Limited does not undertake any responsibility whatsoever for non-payment of any such Amount, and/or any resulting charges/mark-up/losses or any other liability as a result of such non-payment to the relevant party.
- Bank Alfalah Limited may from time to time and at any time revise and/or change any of the Terms including without limitation the Mark-up leviable in respect of the Balance Transfer Facility. Such changes will be effective from the date specified by Bank Alfalah Limited for such modification. Such changes will either be notified to me/us through mail or by affixing a notice to that effect for fifteen days at a conspicuous place within the premises of the concerned Bank Alfalah branch. Bank Alfalah reserves the right at any time and/or without any notice to (a) vary the frequency and manner of the use of the Balance Transfer Facility, the operating hours and other facilities and services available at any point in time through the use of the Balance Transfer Facility (b) stop the Balance Transfer Facility (c) discontinue the Balance Transfer Facility at any time.
- I/We agree that I/We shall not have any claim of any kind against Bank Alfalah Limited on the basis of/or arising out of/or relating to any of the instructions given above & that Bank Alfalah Limited, its relevant officers & employees shall not be liable for any action undertaken pursuant to instructions issued by me/us.
- I/We hereby agree to indemnify Bank Alfalah Limited against any claim made by any person in respect of any transaction undertaken pursuant to the instructions contained herein above and to hold the same harmless against any losses, costs, charges, damages and/or claims of all kinds.
- Any payment made by Bank Alfalah Limited under the Balance Transfer Facility shall be recoverable in accordance with the basic Bank Alfalah VISA Card Terms and Conditions. The terms relating to the Balance Transfer Facility mentioned here-in-above are in addition to the basic Bank Alfalah VISA Card Terms and Conditions provided at the time of credit card and/or card statement delivery. These terms mentioned here-in-above shall apply to the extent not inconsistent with the Bank Alfalah VISA Card Terms and Conditions.
- To avail Balance Transfer facility, I/we will provide the relevant statements for the last 4 months of card(s) on which the amount is required to be transferred. I/we agree that Bank Alfalah has the right to reject or accept my/our application based on its own internal policies and decision, without providing any reason whatsoever.

Signature

Date

24-Hour Authorization Service: 111-225-786
or
24-Hour Banking Service: 111-225-111