



For everything that you need from...

SIEMENS

World Class Brand now in Pakistan by Lifestyle Appliances (Pvt.) Ltd.



Alfalah Cards: *Free Forever*

111-225-111

* Valid for 3 & 6 months tenure
** Only in major cities



Siemens Home Appliances through Bank Alfalah's Step-By-Step (SBS) Monthly Installment Plan

- 0% Mark-up*
- Free Doorstep Delivery**
- 3, 6, 12, 18, 24, 30 & 36 monthly tenures
- Quick Processing

SIEMENS **BANK ALFALAH**

VACUUM CLEANERS VS07G2222

- Electronic slide control movable with feet
- Large easy to use on/off switch
- Telescopic tube with sliding sleeve
- Absorbing material for noise reduction
- Air flow control system
- Exhaust filter change indicator
- Dust bag change indicator
- Automatic cable rewind

**0% Mark-up**

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
VS07G2222	21,900/-	7,300/-	3,650/-	2,208/-	1,600/-	1,296/-	1,113/-	992/-
VM10200	14,500/-	4,833/-	2,417/-	1,462/-	1,059/-	858/-	737/-	657/-
VS06G1800	13,700/-	4,567/-	2,283/-	1,381/-	1,001/-	811/-	696/-	620/-
VS06GP1266	18,700/-	6,233/-	3,117/-	1,886/-	1,366/-	1,106/-	951/-	847/-
VS08G2499	32,600/-	10,867/-	5,433/-	3,287/-	2,382/-	1,929/-	1,657/-	1,476/-



IRONS TS14420

- Steam generator
- Stainless steel soleplate and water tank
- Heat up time 6 - 7 min
- "Water tank empty" and "steam ready" indicator
- Illuminated On/Off switch
- Safety valve
- Steam and dry ironing

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
TS14420	21,700/-	7,233/-	3,617/-	2,188/-	1,585/-	1,284/-	1,103/-	983/-
TB46130	7,400/-	2,467/-	1,233/-	746/-	541/-	438/-	376/-	335/-
TS25350	23,100/-	7,700/-	3,850/-	2,329/-	1,688/-	1,367/-	1,174/-	1,046/-

- **Lahore:**

SIEMENS Display Center

13-A Main Commercial Area, Cavalry Ground, Lahore Cantt.

Ph: 042-36610175 / 37056656

- **Karachi:**

Plot No. E-31/Sector 31/D, P & T Co-operative Housing Society,

Korangi, Karachi Ph: 021-35072948

- **Islamabad:**

Shop No# 6, 74-West Jinnah Avenue, Yaseen Plaza, Opp.

Saudi Pak Tower, Blue Area, Islamabad.

Ph:051-2277841/ 2605679

E-mail: info@lifestyleappliances.net

SIEMENS **BANK ALFALAH****COFFEE MAKERS****TK76009**

- 7 Piano black finish
- Chrome buttons and rotary knobs
- One touch function
- Aroma pressure system
- Senso flow system
- Silent cream drive
- Single portion cleaning

**0% Mark-up**

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
TK76009	68,300/-	22,767/-	11,383/-	6,887/-	4,990/-	4,041/-	3,472/-	3,092/-
TK54001	148,500/-	49,500/-	24,750/-	14,974/-	10,849/-	8,786/-	7,549/-	6,724/-
TK69009	126,000/-	42,000/-	21,000/-	12,705/-	9,205/-	7,455/-	6,405/-	5,705/-

FOOD PROCESSORS**MK22000**

- Powerful 450 W motor
- 2 speed settings and pulse setting
- Compact food processor
- Safety locking lid
- Stainless steel chopping blade and plastic whisking disc
- reversible slicing disc - thick/thin
- Discs stainless steel
- Polycarbonate liquidiser (1ltr capacity)
- Cover for mixer drive
- Citrus press attachment
- Juice extractor
- Rubber suction feet for extra stability

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
MK22000	13,500/-	4,500/-	2,250/-	1,361/-	986/-	799/-	686/-	611/-

TOASTERS**TT61103**

- Power: 900 W
- For two slices of toast
- Cool touch housing
- Electronic sensor for performance
- Ergonomic variable browning control
- Frozen bread setting
- Illuminated cancel button
- Stainless steel Rack for bread rolls
- Safety switch off
- Removable crumb tray
- Large-surface heating element
- Integrated cable storage

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
TT61103	5,100/-	1,700/-	850/-	514/-	373/-	302/-	259/-	231/-
TT68101	7,300/-	2,433/-	1,217/-	736/-	533/-	432/-	371/-	331/-

SIEMENS **BANK ALFALAH****WASHING MACHINES**
WM10A165ME

- 5 kg capacity
- Spin speed: 1000/600 rpm
- Multiple water protection
- Fully electronic control dial
- Special programmes: stains, prewash, handwash wool
- Buttons: Rinse Hold, Spin speed reduction, Start
- Multiple water protection
- LED programme progress indicators
- Aquatronic wash system
- Automatic load adjustment system
- Unbalanced load detection
- Foam detection system
- 30 cm porthole with 140 degree opening door
- Can be built-under

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
WM10A165ME	62,800/-	20,933/-	10,467/-	6,332/-	4,588/-	3,716/-	3,192/-	2,843/-
WM10E162ME	75,600/-	25,200/-	12,600/-	7,623/-	5,523/-	4,473/-	3,843/-	3,423/-
WM12E42XME	104,800/-	34,933/-	17,467/-	10,567/-	7,656/-	6,201/-	5,327/-	4,745/-
WM12S441ME	116,600/-	38,867/-	19,433/-	11,757/-	8,518/-	6,899/-	5,927/-	5,279/-
WM14S791ME	130,200/-	43,400/-	21,700/-	13,129/-	9,512/-	7,704/-	6,619/-	5,895/-

WASHER DRYER
WD12D520ME

- 8 kg capacity
- Spin speed selection 1200 to 400 rpm
- Multiple water protection
- Fully electronic control dial
- All programme times shorter
- Large display for programme progress indication
- Touch control buttons
- VarioSoft drum system
- Continuous automatic load adjustment system
- Foam detection system
- Automatic stabilisation
- Self cleaning detergent drawer
- Buzzer
- Can be built-under
- Energy consumption: Aplus

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
WD12D520ME	105,000/-	35,000/-	17,500/-	10,588/-	7,671/-	6,213/-	5,338/-	4,754/-

SIEMENS

FREE STANDING COOKERS

HG342510U

Stainless Steel



- Burners: 2 standard, 1 economy, 1 rapid
- Front left: Rapid burner 3 KW
- Rear left: Standard burner 1.7 KW
- Rear right: Standard burner 1.7 KW
- Front right: Economy burner 1 KW
- Two hand ignition via control knobs
- 2-piece steel pan supports with rubber feet
- Glass cover lid
- Large capacity oven (63 l)
- Gas oven
- Half width variable grill, Gas bottom heat
- Rotary spit
- Gray enamel oven interior
- Oven illumination
- SymControl
- Electronic timer
- Drawer for kitchen utensils
- Adjustable feet

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
HG342510U	83,800/-	27,933/-	13,967/-	8,450/-	6,122/-	4,958/-	4,260/-	3,794/-

DISH WASHERS

SE23E234EU*

** Conventional Series *** Compact Model (Slim line 2009 Series)

- Energy Efficiency class: A
- Wash Performance class: A
- Drying class: A
- 3 programmes: Normal 65 C, Economy 50 C, Pre Rinse
- Energy consumption in programme Economy 50: 17 l water / 1.05 kwh electricity
- 2 cleaning temperatures
- Noise level: 54 dB
- Regenerative electronics
- Flow-through water heater
- LED programme status indicator
- LED salt refill indicator
- LED rinse aid refill indicator
- Multiple water protection
- Curved spray arms
- Self-cleaning filter system
- 12 place settings

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
SE23E234EU*	67,200/-	22,400/-	11,200/-	6,776/-	4,909/-	3,976/-	3,416/-	3,043/-
SE25E259EU**	73,300/-	24,433/-	12,217/-	7,391/-	5,355/-	4,337/-	3,726/-	3,319/-
SK25210EU***	73,300/-	24,433/-	12,217/-	7,391/-	5,355/-	4,337/-	3,726/-	3,319/-

AIR CONDITIONERS

Discover a cleaner, healthier and more comfortable environment every season. Siemens air-conditioning solutions offer reliability, outstanding quality and superior performance.

- Golden fin**
 Designed to create a healthy and comfortable environment by efficiently preventing bacteria from breeding and spreading. The golden hydrophilic condenser improves heating efficiency by accelerating the defrosting process. A unique anti-corrosive gold coating on the condenser can withstand salty air, rain and other corrosive elements.
- Ionizer**
 Our air-conditioners are equipped with an Ionizer Technology to refresh the atmosphere in your home.
- Vitamin C Filter**
 When the air flows through it, the vitamin C is distributed throughout the room.
- Bio Filter**
 The Bio-Eco filter catches even the smallest airborne dust particles and neutralizes the bacteria, fungi and microbes.



0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
S1ZDI18200 (1.5t /Cool Only)	55,000/-	18,333/-	9,167/-	5,546/-	4,018/-	3,254/-	2,796/-	2,490/-
S1ZDI18202 (1.5t /Heat & Cool)	59,000/-	19,667/-	9,833/-	5,949/-	4,310/-	3,491/-	2,999/-	2,671/-
S1ZDI24200 (2t /Cool Only)	69,000/-	23,000/-	11,500/-	6,958/-	5,041/-	4,083/-	3,508/-	3,124/-
S1ZDI24202 (2t /Heat & Cool)	74,000/-	24,667/-	12,333/-	7,462/-	5,406/-	4,378/-	3,762/-	3,351/-



TUMBLE DRYER WT34V100ME

- 7 kg Capacity
- DUO-Tronic
- Soft Dry-System
- Fully electronic
- Touch control buttons
- LED programme progress indicator
- Anti crease cycle of 60 min
- Can be built-under

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
WT34V100ME	67,200/-	22,400/-	11,200/-	6,776/-	4,909/-	3,976/-	3,416/-	3,043/-

SIEMENS



REFRIGERATORS



KD39VX00ME

- Total capacity: 384 liters
- Door: High-door design, white finish
- New curved front
- Height-adjustable front feet
- Door right-hinged, reversible
- Storage time in power failure: 28 hrs
- Climate class: T
- Fridge capacity: 289 liters
- 4 safety glass shelves of which 3 are height-adjustable
- Automatic defrost
- 2 vegetable containers
- Interior light
- Freezer capacity: 95 liters
- 1 wire grid
- 4-star freezer section
- Automatic freezing of fresh items
- Freezing capacity in 24 hrs: 5 kg
- 1 ice cube tray
- 2 egg trays

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
KD39VX00ME	76,700/-	25,567/-	12,783/-	7,734/-	5,603/-	4,538/-	3,899/-	3,473/-
KD40NV03ME	79,700/-	26,567/-	13,283/-	8,036/-	5,823/-	4,716/-	4,051/-	3,609/-
KD42VV00NE	85,000/-	28,333/-	14,167/-	8,571/-	6,210/-	5,029/-	4,321/-	3,849/-
KD49NA73SA	142,000/-	47,333/-	23,667/-	14,318/-	10,374/-	8,402/-	7,218/-	6,429/-
KD52VX00NE	94,500/-	31,500/-	15,750/-	9,529/-	6,904/-	5,591/-	4,804/-	4,279/-



UPRIGHT FREEZERS

GS32NA11ME

No Frost

- Total capacity: 253 liters
- High-door design, SoftLine design
- Door: Cambered door
- 7 segment electronic control
- Freezing on all levels
- Super fast freezing system
- Automatic freezing of fresh items
- Multi-alarm system with memory function and 'Door Open' warning tone
- 3 hinged freezer compartment
- 5 freezer drawers, including 1 big box
- Freezing calendar
- Door right-hinged, reversible
- 1 ice cube tray
- 2 cold accumulators

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
GS32NA11ME	115,500/-	38,500/-	19,250/-	11,646/-	8,438/-	6,834/-	5,871/-	5,230/-

SIEMENS**REFRIGERATORS
KA56NV40NE**Free-standing-refrigerator
side-by-side
Fridge-Freezer

- No Frost
- Softline-Design
- LED temperature display
- Door open warning tone for fridge & freezer section
- Castors at front and rear
- Multi Airflow-System
- Automatic defrost in fridge section
- 4 safety glass shelves
- Dairy compartment
- Interior lights
- Freezer light

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
KA56NV40NE	157,500/-	52,500/-	26,250/-	15,881/-	11,506/-	9,319/-	8,006/-	7,131/-
KA60NA40NE	226,800/-	75,600/-	37,800/-	22,869/-	16,569/-	13,419/-	11,529/-	10,269/-

KS38RA00ME**UPRIGHT
REFRIGERATORS**AntiBacteria
Tall Fridge

- High door, Softline-Design, Cambered
- 7 segment electronic control
- Easy access door handle
- Height adjustable front feet, roles in the back
- Active cooling via integrated fan
- Super cool function
- Automatic defrost in fridge section
- 7 glass shelves
- Clip on bottle rack
- Vegetable container with humidity control
- 2 dairy compartments
- Bottle holder
- Krypton light

0% Mark-up

Model	Price	3 Months	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
KS38RA00ME	104,800/-	34,933/-	17,467/-	10,567/-	7,656/-	6,201/-	5,327/-	4,745/-



APPLICATION FORM

Please complete this form, attach a copy of your CNIC and drop it at any Alfalah drop box location. Allow 3-4 weeks for delivery.

Card member's Name _____

Address _____

_____ Tel: _____

Your Tel (Res) _____ Your Mobile: _____

Alfalah Credit Card No.

				-					-					-				
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Expiry Date

		/		
Month			Year	

CNIC No.

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Authorised Person's Name _____
(Who may receive on your behalf)

Authorised Person's CNIC No.

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Please tick one of your purchase options:

I would like to make this purchase without availing Step-By-Step (SBS) Plan.

Yes, I want to take advantage of the Alfalah VISA Step-By-Step (SBS) Plan.

I understand that Step-By-Step (SBS) Plan is subject to Terms and Condition outlined overleaf and I acknowledge and agree as to their contents.

Please tick your payment plan option:

3 6 12 18 24 30 36

Please fill in the details for the packages selected.

Model No.	Quantity	Price	Total
		Grand Total	

Note: 1 - Processing fee of 2% will be applicable per transaction amount.
2 - A pre-closure penalty of 5% of the outstanding amount or Rs. 1000/- (whichever is higher) will be levied in case of SBS cancellation.

Card member's Signature

Date

P.T.O

TERMS & CONDITIONS

1. I/we (hereinafter referred to as the 'Customer') hereby request and authorize Bank Alfalah Limited Pakistan (hereinafter referred to as the 'Bank') to enroll my/our Card Account mentioned above for the Step-By-Step payment plan facility hereinafter referred to as the 'SBS'. The Bank is offering this facility to all the members of the Bank that hold the Credit Cards issued by the Bank.
2. The Purpose of SBS is to enable the Customer to purchase Goods and Services offered by Merchants and transfer such transaction(s) or to transfer existing retail transactions or existing balances on the Credit Card Accounts to SBS using the limit available on his/her Credit Card and repay the amount of the purchase/transfer amount in equal monthly installments in accordance with these Terms and Conditions.
3. If the Customer meets the Terms and Conditions of Bank's Credit Card and also the Terms and Conditions specified herein, he/she may be eligible for enrolling in SBS. SBS is available and will only be offered to those customers, who abide by the Credit Card Conditions, meet the minimum transaction floor limit and have the required Credit Limit on his/her Credit Card Account.
4. All retail transactions made within Pakistan or outside Pakistan (greater than or equal to PKR 3,000), on the said Card Account can be converted into SBS, however, the Bank may at any time, upon giving prior information to the Customer, change the above mentioned floor limit.
5. The transactions shall be only transferred to SBS for full amounts. The Bank will not allow partial transaction amounts to be transferred on to SBS.
6. SBS will be available to Customer for Goods and Services purchased and the transactions performed through Credit Card issued by the Bank from time to time.
7. The Customer having made a Bank Alfalah Credit Card transaction can ask for the transference of his/her specified transaction to the SBS. The Customer will be able to utilize SBS from time to time by giving oral instructions, through telephone to the Bank's 24-hour Authorization Centre, the personnel at Authorization Centre, having established the identity of the Customer and obtaining other necessary details, shall fill the application form on the basis of the information provide by the Customer.
8. The Bank would not be bound to act upon any oral instructions purporting to have been given by the Customer unless the Bank can, during such oral instructions, verify and personal/financial information appearing on or resulting from the Customers Bank Alfalah Credit Card Application Form and/or Credit Card Account. The Bank reserved the right to select the item for verbal verification and/or to reject any oral instruction without assigning any reason(s) whatsoever.
9. On receiving the oral instructions the Bank may, of it deems fit, convert the transaction into a SBS transaction in accordance with these SBS Terms and Conditions and the provisions applicable to that specific offer.
10. Installment billed to cardholders on cycle date will be included in Minimum Payment of said cardholder.
11. The SBS Terms & Conditions may vary from one offer to another and different installment Charge Rates can be levied based on the nature of offer and duration of the Installment Plan opted by the Customer.
12. The Bank would reserve the absolute right to accept/reject the request for conversion of the transaction or balance to SBS.
13. The Bank will not be liable for any damage or loss incurred by the Customer arising out of the purchase, installation, use or otherwise of the Good(s) and/or Service(s) under SBS for any negligence, breach of statutory or other duty on the part of the merchant nor shall the Bank be responsible in any way for the quality of the Good(s) and/or Service(s) purchased under SBS. Any complaint as to the quality of Goods purchased or Services rendered through SBS shall be referred to the Supplier or Merchant and shall not affect Customer's obligation to continue paying the SBS monthly installments to the Bank.
14. The Bank is entitled at any time and without any prior notice or liability to the Customer in any manner whatsoever to terminate SBS or cancel or vary its benefits or features, or add or delete any of these Terms and Conditions. The Bank is also entitled to determine a floor limit for the minimum amount of purchases allowed under the SBS for each particular offer.
15. The Bank reserves the right to disqualify any Customer from further participation, if in its judgment, the Customer has in any way violated these Terms and Conditions, or has violated the Credit Card Terms and Conditions.
16. The Bank shall be entitled to disallow/refuse any application form submitted by the Customer to it under SBS with our assigning any reason whatsoever.
17. The Bank shall not be liable if it is unable to perform its obligations under these Terms and Conditions for any reason whatsoever.
18. These Terms and Conditions shall be without prejudice to the existing Credit Card Conditions governing the issue of and use of the Bank's Credit Card and shall apply to SBS.
19. If at any time, dispute arises in connection with the SBS or these Terms and Conditions, the Bank's decision in connection with the same shall be final and binding. The Bank reserves the right to terminate the SBS without prior notice.
20. Each of these Terms and Conditions shall be severable and distinct from one another, if at any time anyone or more of such Terms and Conditions becomes invalid, illegal, or unenforceable, the validity, legality or enforceability of the remaining provisions shall not be in any way impaired or affected thereby.
21. The Terms shall be governed and construed according to the laws of Pakistan and the Courts of Lahore shall have non-exclusive jurisdiction to settle any dispute from the term.
22. Force Majeure: In the event of the occurrence of a Force Majeure that directly affects the ability to the Bank hereto to perform its obligation hereunder, the Bank shall be entitled to suspend performance of such an obligation for the duration of the Force Majeure event. In event of the occurrence of a Force Majeure includes acts of God, war riots, hostilities, revolution, civil commotion, strike, epidemic, accident, fire, flood, earthquake, explosion, blockade, and or any other cause similar to the kind herein enumerated or of equivalent force not within the control of the Bank.
23. The Customer agrees that the Customer shall not have any claim of any kind against the Bank on the basis of or arising out of or relating to any of the instructions given above & that Bank, its relevant officers & employees shall not be liable for any action undertaken pursuant to any instructions issued by the Customer.
24. The Facility can only be availed till such time, as the total Outstanding does not exceed beyond the Credit Limit notified by the Bank to the Customer for the Customer's Bank Alfalah credit card. At any time if making payment of the amount will result in exceeding the Credit Limit, the Bank will not be obliged to pay the Amount in terms of the instructions for the Facility and will not act upon the Customer's instructions and the Customer will not be able to avail the 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 beneficiary or any other party.
25. A processing fee of 2% will be applicable per transaction. The Bank reserves the right to change all the SBS related fees and charges at its own discretion.
26. Pre-closure penalty will be 5% of remaining loan amount or Rs. 1000 (whichever is higher).
27. The Cardmember agrees to reimburse the Bank for Payment of any stamp duties and/or excise or other similar taxes or levies payable in connection with any advances, finances or credit provided by the Bank to the Cardmember or any Supplementary Cardmember.
28. The Customer will be charged normal service charges on total outstanding balance inclusive of SBS transaction amount till the booking date of SBS.
29. SBS Plan is not applicable on partial transaction amounts.
30. I confirm that I may be allowed to avail other facilities being offered by Bank Alfalah Limited on its credit cards including but not limited to Balance Transfer Facility, Call and Pay facility, etc. I agree that Bank Alfalah Limited shall, from time to time, send me the Terms and Conditions or other facilities and I will only begin to avail any of the provided facilities once I have read the governing Terms and Conditions and fully with them.

 Card member's Signature

 Date