Bank Alfalah
Consumer Finance Centre, Lahore Date: \_\_\_\_\_\_\_\_\_\_\_

 **SUBJECT: REQUEST FOR DEFERMENT / Rescheduling of Consumer FINANCE facility – Covid19**

Owing to current economic situation arising due to COVID-19, I/we hereby request the bank to please consider my/our application for deferment/rescheduling (“Application”) of the following finance facility being availed by me/us due to reduction in my/our repayment capacity.

Facility Availed: 🞏 **Credit Card** 🞏 **Auto Loan** 🞏 **Personal Loan** 🞏 **Home** **Finance**

|  |  |  |  |
| --- | --- | --- | --- |
| **Full Name** |  | **Father/****Husband Name** |  |
| **CNIC** |  | **Contact Number** | **Office: PABX/EXT:****Residence:****Mobile:** |
| **Card/Loan** **Ref. Number** |  | **Marital Status** |  |
| **Profession** | 🞏 Salaried 🞏 Business Person | **Company/ Employer Name** |  |
| **Pre-Crisis Monthly Income** |  | **Post-Crisis Monthly Income** |  |
| **Business Nature** |  |
| **Reason of Principal Deferment/Re Scheduling** |  |
| **Residential Address** |  | **Official/****Business** **Address** |  |
| **Preferred Correspondence** | 🞏 Residential Mailing address 🞏 Office Mailing Address  | **Email Address** |  |
| **Requested Facility** | **For Cards Only**🞏 Conversion of my principal outstanding amount into SBS plan**For Cards, Auto Loan, Personal Loan and Home Finance**🞏 Principal Deferment up to \_\_\_\_\_\_\_\_\_\_\_ Months🞏 Loan Rescheduling/Restructuring up to \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Months  |

I/We understand that any financial charges (Markup, Insurance etc.) which are already booked by the Bank on my behalf/Loan shall be paid by me/us during the deferral period as and when demand raised by the Bank. However, in case of any late payment charges, I/We shall be liable to pay before final settlement and closure of the relationship. Any deferral /rescheduling of facility granted to me by you shall be governed by Circular Letter No. 14 of 2020 dated March 26, 2020 of the State Bank of Pakistan.

I/We undertake, the details of this application form are correct, complete and accurate and I/We have not withheld any information. I further understand that:

* Bank Alfalah Limited reserves the right to reject my/our Application at its sole discretion and will inform me in writing along with reason of rejection.
* The finance facility will be provided subject to the terms and condition contained in the fresh facility offer letter and subsequently under the supplemental finance agreement (if my Application gets accepted)

Further, my Bank Alfalah Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is requested to be enrolled for Auto – Debit facility for my repayments (Only BAFL Customers).

Yours truly,

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**Borrower** *(Sign as per CNIC)* **Co-Borrower:** *(Sign as per CNIC)*

*Relationship with Borrower \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*