Terms and Conditions

Bank Alfalah Limited's Step-By-Step (SBS) Plan means the purchase of goods and services by the Cardholder for the Cardholder to utilise the available credit limit and repay the transaction amount in equal monthly instalments according to the credit card and SBS terms and conditions.

'Total SBS prices' include the purchase price (inclusive of all eligible taxes) and applicable SBS charges as per the Schedule of Bank Charges (SoBC).

SBS processing fee of 2.5% or Rs. 500 (whichever is higher) shall be applicable per transaction. The Bank reserves the right to change all the SBS related fees and charges at its own discretion.

The Cardholder shall pay the total SBS price inclusive of all applicable SBS charges in equal instalments (SBS monthly instalment) based on SBS terms chosen by the Cardholder.

Products offered on 0% markup are as per tenures defined in the brochures under the respective product code/product model.

Instalment billed to Cardholders on cycle date shall be included in minimum payment by said Cardholder.

If the Cardholder pays less than the monthly minimum amount on the payment due date specified in the statement of account, the Cardholder becomes liable to pay service fee/charges according to the terms and conditions.

In case, the Cardholder decides to cancel his/her SBS, the Cardholder shall be liable to pay the pre-closure penalty i.e. 5% of remaining loan amount or Rs. 1,000 (whichever is higher).

The Bank reserves the absolute right to accept/reject the request for conversion of the transaction or balance to SBS.

Delivery of the product will be subject to the availability of stock.

The Bank shall not be liable if merchant is unable to arrange the product within the time period due to any stock issue.

All SBS products are subject to availability and market price. Any increase in price will be updated on website and Cardholder shall be apprised at the time of booking through Alfalah Contact Centre.

All SBS promotions shall be valid for a limited time.

Bank Alfalah Limited shall not, in any way, be held responsible for the quality, purpose, fitness of or merchantability of the SBS product delivered by the merchant.

Bank Alfalah Limited shall not be liable for any loss or damage incurred or suffered by the Cardholder by reason of a business partner refusing to allow a transaction or accepting a credit card.

By signing the 'SBS Application Form', it is assumed that you have read, understood and agreed with the terms and conditions mentioned on the SBS flyer and the Bank's website, bankalfalah.com

111 225 111
bankalfalah.com

Product Specifications:

 Screen 	5.45"
 RAM (GB) 	1 GB
 Storage (GB) 	16 GB
 Camera (B & F) 	5 & 5 MP
Battery	2500 mAh
Processor	Quad-core 1.3 GHz
 System on chip (SOC) 	Android 9.0 Pie
Color	Red/Grey

1 Year Replacement Warranty

Product Details		0 % Markup				Months		
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia C1	7,850	2,617	1,308	872	654	577	468	359

Product Specifications:

 Screen 	5.71"
• RAM (GB)	3 GB
 Storage (GB) 	32 GB
 Camera (B & F) 	13 & 5
 Battery 	3000 mAh
 Processor 	Quad Core 2 Ghz
 System on chip (SOC) 	MediaTek Helio A22
Color	Steel/Tungsen Black

Product Details		0 % Markup				Months		
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia 2.2 DS	17,700	5,900	2,950	1,967	1,475	1,302	1,056	810

				Ν	IOK	IA 3	3.2 (2/16	5)
Product Specification	ons:								
 Screen 	6.2"								
• RAM (GB)	2 GB								
 Storage (GB) 	16 GB					- 0			
 Camera (B & F) 	13 & 5 MP				25		Sec. and		
 Battery 	4000 mAh	ı			- 64	. 0			
 Processor 	Quad Core	1.9 Ghz					-		
 System on chip (SOC) 	Qualcomm	Snapdra	agon 429						
Color	Steel/Blac	k						1	
Product Details			0 % Mark	kup			Months		
D 1 1		2	6	a	12	10	24	26	

Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia 3.2 (2/16)	16,500	5,500	2,750	1,833	1,375	1,214	984	755

Nokia C1

02:30

NOKIA 2.2 DS

SBS Instalment Plans at 0% Markup* with No Processing Fee Alfalah Credit Cards



Get yourself an Nokia phone and pay when it is convenient for you!

3 Simple Steps to avail Alfalah Step-By-Step (SBS) Instalment Plans:

With Alfalah Step-By-Step (SBS) Instalment Plans you can get the products you have always wanted in easy equal monthly instalments with flexible tenures that suit your lifestyle perfectly in 3 simple steps:

- 1. Call Alfalah Contact Centre at 111 225 111 to place your order or fill in the form attached to the flyer and drop it at any Alfalah Credit Cards drop box, located at Bank Alfalah branches.
- 2. Opt for 3, 6, 9, or 12 months instalment plan and enjoy 0% markup or choose from a range of flexible tenures of up to 36 months.
- 3. Receive your selected product at your doorstep free of charge.

Months
18 24 36 1,243 1,008 774
Service and Annual Service
- The second
Months

NOKIA 3.2 (3/32)

Nokia 7.2

Nokia 6.2

Product Specifications:

 Screen 	6.2"	the second se
• RAM (GB)	3 GB	
 Storage (GB) 	32 GB	A DESCRIPTION OF
 Camera (B & F) 	13 & 5 MP	0-001
 Battery 	4000 mAh	Part - Marine Concerne
 Processor 	Quad Core 1.9 Ghz	······································
 System on chip (SOC) 	Qualcomm Snapdragon 429	
• Color	Steel/Black	CONTRACTOR OF STREET, ST.
		Name and Address of the Owner, which the

Product Details			0 % M	larkup			Months	
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia 3.2 (3/32)	22,500	7,500	3,750	2,500	1,875	1,655	1,342	1,030

Product Specificati	ons:	and the second s
 Screen 	6.3"	and the second se
 RAM (GB) 	6 GB	Contraction of the local division of the loc
 Storage (GB) 	128 GB	Local and the
 Main Camera 	48+8+5 MP	
 Front Camera 	20 MP	
 Battery 	3500 mAh	
 Processor 	Octa-core (4x2.2 GHz Kryo	
	260 Gold & 4x1.8 GHz Kryo	() () () () ()
	260 Silver)	ter der eine der
 System on chip (SOC) 	Qualcomm SDM660	G 🗑 🗿 🙆
	Snapdragon 660 (14 nm)	
 Color 	Charcoal/Cyan Green/Ice	
		102

Product Details		0 % M	larkup	Months				
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia 7.2	47,500	15,833	7,917	5,278	3,958	3,494	2,834	2,174

Product Specifications:

 Screen 	6.3"	
• RAM (GB)	4 GB	Constant States
 Storage (GB) 	128 GB	
 Main Camera 	16+8+5 MP	
 Front Camera 	8 MP	Teol Inc.
 Battery 	3500 mAh	
 Processor 	Octa-core (4x1.8 GHz Kryo	
	260 Gold & 4x1.6 GHz Kryo	
	260 Silver)	
 System on chip (SOC) 	Qualcomm SDM636	S. H Q 0 0.
	napdragon 636 (14 nm)	0: 0
Color	Ice/Ceramic Black	-

Product Details		0 % Markup				Months		
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
Nokia 6.2	35,850	11,950	5,975	3,983	2,988	2,637	2,139	1,641

Bank Alfalah The Way Forward Application Form Please complete this form, attach a copy of your CNIC and drop it in any Alfalah Credit Cards drop box. Allow 21-28 working days for delivery. Cardholder's Name______ Address______

	Phone No. (Off.)				
Phone No. (Res.)	5.) Mobile No				
Alfalah Credit Card No.					
	· -				
Expiry Date Month Year					
CNIC -	-				
Authorised Person's Name (Who may receive product on your behalf)					
Authorised Person's CNIC No.					
Please tick one of your purchase optio	ns:				
I would like to make this purchase wit	thout availing Alfalah Step-By-Step (SBS) Plan.				
I want to take advantage of the Alfa	alah Step-By-Step (SBS) Plan.				
	/				

I understand that Alfalah Step-By-Step (SBS) Plan is subject to terms and conditions outlined overleaf and on Bank Alfalah's website.

I acknowledge and agree to the clauses.

Please	choose y	our payn	nent plan	option:		
3*	6*	9*	12*	18	24	36

Please fill in the details for the packages selected.

Product Name	Quantity	Price	Total
		Grand Total	

Note

A pre-closure penalty of 5% of the outstanding amount or Rs. 1,000/- (whichever is higher) will be levied in case of SBS cancellation.

Cardholder's Signature

P.T.0

Date