

ALFALAH ORBIT REWARDS

ISLAMIC

GUIDE BOOK

WHAT IS ALFALAH ORBIT REWARDS?

Alfalah Orbit Rewards is the first bank wide-reward program in Pakistan.

At Bank Alfalah we not only value but also reward every relationship we build as an affirmation of our commitment to finding new and innovative ways to create value for our customers.

Every product type whether it is a debit card, deposit account, consumer finance, internet banking or mobile application, banca takaful or an investment policy, can allow you to earn **Orbits**, a revolutionary reward currency.

You can use **Orbits** to redeem items from our extensive online rewards catalogue and make bill payments on internet banking & Alfa mobile application. You can even transfer Orbits to other Alfalah Islamic customers.

The more Bank Alfalah products you hold, the greater your potential to earn across all products in the form of a tier bonus every month.

WHAT IS THE VALUE OF AN ORBIT

1 Orbit is equivalent to PKR 1.

HOW DO I EARN ORBITS?

You will be able to earn two types of Orbits:

1. **Orbits:** When you utilize the bank's product or services
2. **Bonus Orbits:** When purchase a new product or sign up for a service with the bank

Tier Bonus: The number of products you hold with the bank will allow you to earn a multiplier on your total monthly Orbit earning.

RULES FOR ORBITS EARN

Product Category	Sub-Products	Orbits Earn
Deposits	Current Account	If month end balance is greater than previous month end balance, every credit of Rs. 25K and above in the account will get you 5 Orbit
	Savings Account	Monthly Cap: 500 Orbits
Debit Cards	Classic	0.25 Orbits on every spend of Rs.50/-
	Gold	
Digital Banking	Internet Banking	25 Orbits will be awarded for 10 or more financial transactions across all digital channels per month
	Alfa (Mobile App)	
	SMS Alerts	
	E-Statement	
	ATM	

RULES FOR BONUS ORBITS EARN

Product Category	Sub-Products	Orbits Earn
Deposits	Current Account	50 Orbits
	Savings Account	
Debit Cards	Classic	50 Orbits
	Gold	100 Orbits
Financing	Musharaka Home Finance	1000 Orbits
	Car Ijarah	500 Orbits
Banca Takaful	Banca Takaful	500 Orbits
Digital Banking	Internet Banking	25 Orbits
	Mobile App	
	SMS Alerts	
	E-Statement	
Investment Products	Investment Products	Rs.100k-2.99M - 500 Orbits
		Rs.3M - 9.99M - 1,000 Orbits
		Rs.10M+ - 2,500 Orbits

RULES FOR TIER BONUS EARN

Tier	Eligibility	Benefits
Alfalah Orbit Rewards	Any combination/number of product holding ineligible for upgrade	As per the eligible products rules
Orbit 3	Current or Saving Account + any 3 eligible products	25% of accumulated Orbits earned in a month
Orbit 6	Current or Saving Account + any 6 eligible products	50% of accumulated Orbits earned in a month
Orbit 9	Current or Saving Account + any 9 eligible products	100% of accumulated Orbits earned in a month

In addition to the Orbits you earn on each product, you can earn a multiplier on the total number of Orbits earned depending on the number of products you hold with the bank. All you need is a current or saving account and a combination of 3, 6 or 9 products to earn a bonus of 25%, 50% or 100% of the total Orbits earned during a month.

Tier bonus award and downgrades will be at the start of each month.

WHAT ARE THE ELIGIBLE PRODUCTS & SERVICES?

Products & Services	Name
Current Accounts	Falah Islamic Current Account
	Falah Basic Banking Account
	Asaan Islamic Account
Saving Accounts	Alfalah Islamic Payroll Account
	Islamic Business Way Account
	Falah Classic Saving Account
	Falah Mahana Amdni Account
	Falah Business Account
	Musharaka Saving Account
	Asaan Saving Account
Debit Cards	Classic Card
	Gold Card
Financing	Musharaka Home Finance
	Car Ijarah
ADC's	Internet Banking
	Alfa (Mobile App)
	SMS Alerts
	E-Statements
Banca Takaful	ATMs
Investment Products	All bancatakaful products*
	All investment products

* Except policies issued under Pak-Qatar Takaful

All individual and sole proprietor customers are eligible for the loyalty program if they have any of the above eligible products except for corporates, FCY and fixed term deposits.

HOW DO I REDEEM MY ORBITS?

Multiple ways to earn means more ways to spend. You can visit Orbit Mall and choose from a wide range of gadgets, home appliances and dining vouchers to redeem your Orbits. You can also use your Orbits to travel or to pay your utility bills.

You can redeem your Orbits through following channels:

Internet Banking / Alfa:

You can login to internet banking and/or Alfa for the following:

- i. Make bill payments using Orbits
- ii. Transfer Orbits to other Islamic customers

Call Centre:

You can contact our call center to redeem your Orbits

Orbit Mall:

Orbit Mall is our online redemption portal.