# 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 SRS 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).

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

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

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

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

icial Intelligent TV Models



Full Screen Design, AI (Artificial Intelligent) Pont, Android Pie(Version 9.0) Certified by Google Google Assistant, Quard Core CPU+Triple Core GPU. Google Play (Support more than 4000 Apps). Work with Google Ecosystem, Chromecast Built-in, Youtube, Amazon Prime Video, HBO, Hulu, Dolby Audio, Sound Bar Design, U-MAX Sound 3.0(2\*12W), Bluetooth 5.0, HDR10 Decoding. White Bluetooth Voice Remote, Golden Strip and Stand A+ Grade Panel DVR-C/T2 Built In WiFi H 265/HEVC USB Media Player (2 ports).3 HDMI.Digital Audio Out(SPDIF), WLAN, AV IN, Triple Protector (Lightning, Surge, Humidity)

### Specification

Full Screen Design, AI (Artificial Intelligent) Pont, Generation 3 Genuine 4K-UHD (4K\*2K) Android Pie (Version 9.0) Certified by Google. Google Assistant Quard Core CPU+Triple Core GPU, Google Play (Support more than 4000 Apps, TV & Movies & Music & Games), Work with Google Ecosystem, Chromecast Built-in, Netflix, Youtube, Amazon Prime Video, Dolby Vision, Dolby Audio, Sound Bar Design, U-MAX Sound 3.0(2\*12W), Bluetooth5.0, HDR10(High-Dynamic Range)/ HLG. White Bluetooth Voice Remote, Golden Strip and Stand, A+ Grade Panel, DVB-C/T2, Built In WiFi, H.265/HEVC USB Media Player \ (2 ports), 3 HDMI, Digital Audio Out(SPDIF), WLAN, AV IN, Triple Protector (Lightning, Surge, Humidity)

Al (Artificial Intelligent) Pont, Android Pie(Version 9.0) Certified by Google, Google Assistant, Quard Core CPU+Triple Core GPU, Google Play (Support more than 4000 Apps), Work with Google Ecosystem, Chromecast Built-in, Youtube, Amazon Prime Video, HBO, Hulu, Dolby Audio, U-MAX Sound 2.0 (2\*10W), Bluetooth5.0, HDR10 Decoding, White Bluetooth Voice Remote, A+ Grade Panel, DVB-C/T2, Built In WiFi, H.265/HEVC USB Media Player (2 ports), 3 HDMI, Digital Audio Out(SPDIF), WLAN, AV IN, Triple Protector (Lightning, Surge, Humidity)

Product Detail			U % Ma		Months				
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36	
32H7Ki	38,999	13,000	6,500	4,333	3,250	2,869	2,327	1,785	
40H7Ki	52,999	17,666	8,833	5,889	4,417	3,898	3,162	2,426	
J43H7Ki	72,999	24,333	12,167	8,111	6,083	5,369	4,356	3,342	
J50H7Ki	96,999	32,333	16,167	10,778	8,083	7,135	5,788	4,440	
J55H7Ki	106,999	35,666	17,833	11,889	8,917	7,870	6,384	4,898	
ED39H5800i	46,999	15,666	7,833	5,222	3,917	3,457	2,804	2,152	

Smart TV Series

### Specification

Smart TV(Android 4.4+), A+ Grade Panel. Digital Tuner TV (DVB-C/T) .Ouad Core plus. U-MAX Sound Technology, Triple Protector (Lightning, Surge, Humidity), Full Power Operation (70V-290V) Eshare&Wireless Display, CHANGHONG C-Store. Full Web Browser Built-in WiFi Memory 4GB EPG. HEVC/H.265, OTA(Online Software Undate). Dolby Digital Plus/Dolby AAC, USB\*2, HDMI\*2. WLAN, YPbPr, PC In, Digital Audio Out (Coaxial), Line out, Double Y- Type Stand, Smart Eco Plus. 2 Years Warranty FOC Wall Bracket



### Specification

Smart TV(Android 8.0). Hexa Core plus, HDR(High-Dynamic Range), U-MAX Sound2.0 (2\*10W). Netflix Youtube Iflix Dailymotion A+ Grade Panel Triple Protector (Lightning, Surge, Humidity). Full Power Operation (70V-290V, Eshare&Wireless Display, CHANGHONG C-Store, Full Web Browser, Built-in WiFi. Memory 8GB, HEVC/H,265, OTA(Online Software Update), Dolby Digital Plus/Dolby AAC , USB\*2(Support 4K 30fps), HDMI\*3 . WLAN, YPbPr. PC In. Audio output (Headphone. Digital coaxial audio output), Smart Eco Plus, Smart Eco Plus, 2 Years Warranty, FOC Wall Bracket



### Specification

(DVB-C/T2/S2,Support 4299+ channels), Hexa Core plus, U-MAX Sound2.0+ (2\*12W), Netflix, Youtube, Iflix, Dailymotion, HDR (High-Dynamic Range), A+ Grade Panel, Triple Protector (Lightning, Surge, Humidity), Full Power Operation (70V-290V), Eshare & Wireless Display, CHANGHONG C-Store, Full Web Browser, Built-in WiFi, Memory 8GB, EPG, HEVC/H,265, OTA (Online Software Update), Dolby Digital Plus/Dolby AAC, USB\*2(Support 4K 30fps), HDMI\*3, WLAN, YPbPr, PC In, Audio output (Headphone, Digital coaxial audio output), Smart Eco Plus, Instant Power On/Off, Smart Eco Plus, 2 Years Warranty, FOC Wall Bracket

Smart TV(Android 7.0), Digital Satellite & Cable TV

Product Detail			0% ма	irkup			Month	
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
LED32F5800i	31,999	10,666	5,333	3,555	2,667	2,354	1,909	1,46
LED39F5800i	42,499	14,166	7,083	4,722	3,542	3,126	2,536	1,94
LED43F5908i (IPS Panel)	51,999	17,333	8,667	5,778	4,333	3,825	3,103	2,38
LED49F5908i (IPS Panel)	65,999	22,000	11,000	7,333	5,500	4,855	3,938	3,02
LED55F5908i	79,999	26,666	13,333	8,889	6,667	5,884	4,773	3,66
L43G5Si	52,999	17,666	8,833	5,889	4,417	3,898	3,162	2,42

Glass Red and Brown color Smart 4D DC Inverter Ref Making your Life Smarter Life time warranty for compressor European Standard A++ Energy Rating. Energy saving up to 70%, Rs:13.000/Year saving, Super Wide Voltage working, 120 to 280 V, Working on UPS, Generator properly, Fastest cooling more than your imagination. Open evaporator for 6 way cooling. Minus 32 degree. Digital Temp Display and setting. 3 sides condenser. Keep freeze up to 137 hours. R600a gas, LED Light

Product Detail			0% ма	arkup			Month	
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
CHR-DD308GPR/GPB	51,999	17,333	8,667	5,778	5,269	3,825	3,103	2,380
CHR-DD338GPR/GPB	54,999	18,333	9,167	6,111	5,573	4,045	3,282	2,518
CHR-DD378GPR/GPB	59,999	20,000	10,000	6,667	6,080	4,413	3,580	2,747
CHR-DD418GPB	63,999	21,333	10,667	7,111	6,485	4,707	3,819	2,930

## Specification

Specification

A+ Grade Panel Triple Protecto (Lightning, Surge, Humidity), HEVC/H.265, Metal Back Cover. Urdu Language Menu, Full Power Operation (70V-290V. Auto Volume Control, Five -stage Equilizer Audio output(Headphone, Digital coaxial audio output). UC-Pro Engine II, Health Reminder, Ultra narrow bezel (Four Side), Wide Color Enhancer, Digital Noise Filter, USB Media Player, 2\*HDMI, VGA & PC Input. AV IN .Smart Eco Plus. 2 Years Warrantv. FOC Wall Bracket



Music TV MODELS

Product Detail			0% ма	Months				
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
L32G3EM	25,499	8,500	4,250	2,833	2,584	1,876	1,521	1,167
L39G3EM	36,999	12,333	6,167	4,777	3,749	2,721	2,208	1,694

# MUSIC TV2.0&3.0 MODELS

# Specification

A+ Grade Panel, Full HD-1920\*1080 (43", U-MAX Sound2.0+ (2\*12W), CHANGHONG & DENMARK Joint LAB. Triple Protector (Lightning, Surge, Humidity) HEVC/H.265, Dolby Audio, Metal Back Cover, Urdu Language Menu, Full Power Operatio (70V-290V. Auto Volume Control. Five -stage Equilizer, Audio output (Headphone, Digital coaxial audio output), UC-Pro Engine II, Health Reminder, Ultra narrow bezel (Four Side). Wide Color Enhancer, Digital Noise Filter, USB Media Player, 2\*HDMI, VGA & PC Input, AV IN ,Smart Eco Plus, 2 Years Warranty, FOC Wall Bracket



Product Detail			0% ма	arkup		Month		
	Price	3 Months	6 Months	9 Months	12 Months	18	24	ĺ
L43G3SM (IPS Panel)	42,999	14,333	7,167	4,778	3,583	3,163	2,566	i

## Smart 4D DC Inverter Series (Glass Door)

Sheroifir: Othern evaporator for 6 way cooling. Minus 32 degree, 3 sides condenser, 72mm thickness, Keep freeze up to 137 hours. R600a gas. A+ Energy rating. Unto Rs. 9000/Year saving

# Direct Cool Fastest Cooling Series (Steel Door)



Product Detail			0% ма	irkup			Month	
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
CHR-DD308S	42,999	14,333	7,167	4,778	3,583	3,163	2,566	1,968
CHR-DD338S	44,999	15,000	7,500	5,000	3,750	3,310	2,685	2,060
CHR-DD378S	47,999	16,000	8,000	5,333	4,000	3,531	2,864	2,197
CHR-DD418S	51,999	17,333	8,667	5,778	4,333	3,825	3,103	2,380

# Direct Cool Fastest Cooling Series (Glass Door)

# Specification

Glass Door, Elegant design, Edge to Edge Tempering Glass. Long Hidden and wider handle easily for using. no scratch, no dent, Open evaporator for 6 way cooling, Minus 32 degree, 3 sides condenser, 72mm thickness, Keep freeze up to 137 hours, R600a gas, A+ Energy rating



Product Detail			0% ма	Months				
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
DD308G	46,999	15,666	7,833	5,222	3,917	3,457	2,804	2,152
DD338G	49,999	16,666	8,333	5,555	4,167	3,678	2,983	2,289
DD378G	53,999	18,000	9,000	6,000	4,500	3,972	3,222	2,472
DD418G	56,999	19,000	9,500	6,333	4,750	4,193	3,401	2,609

# Smart 4D DC Inverter Series (Steel Door)

# Specification

S.S color Smart 4D DC Inverter Ref, Making your Life Smarter, life time warranty for compressor, European Standard A++ Energy Rating, Energy saving up to 70%, Rs:13.000/Year saving. Super Wide Voltage working, 120 to 280 V, Working on UPS, Generator properly, Fastest cooling more than your imagination, Open evaporator for 6 way cooling, Minus 32 degree, Digital Temp Display and setting, 3 sides condenser, Keep freeze up to 137 hours, R600a gas, LED Light



Product Detail		0% ма	Months				
Price	3 Months	6 Months	9 Months	12 Months	18	24	36
46,999	15,666	7,833	5,222	3,917	3,457	2,804	2,152
48,999	16,333	8,167	5,444	4,083	3,604	2,924	2,243
51,999	17,333	8,667	5,778	4,333	3,825	3,103	2,380
54,999	18,333	9,167	6,111	4,583	4,045	3,282	2,518
	46,999 48,999 51,999	46,999 15,666 48,999 16,333 51,999 17,333	Price     3 months     6 months       46,999     15,666     7,833       48,999     16,333     8,167       51,999     17,333     8,667	46,999 15,666 7,833 5,222   48,999 16,333 8,167 5,444   51,999 17,333 8,667 5,778	Price     Months     Months     Months     Months     Months       46,999     15,666     7,833     5,222     3,917       48,999     16,333     8,167     5,444     4,083       51,999     17,333     8,667     5,778     4,333	Price     Months     Models     Months     Months     Months     Months     Months     Months     18       46,999     15,666     7,833     5,222     3,917     3,457       48,999     16,333     8,167     5,444     4,083     3,604       51,999     17,333     8,667     5,778     4,333     3,825	Price     Months     Months     Modiths     Modiths     Modiths     12     24       46,999     15,666     7,833     5,222     3,917     3,457     2,804       48,999     16,333     8,167     5,444     4,083     3,604     2,924       51,999     17,333     8,667     5,778     4,333     3,825     3,103

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









# Get yourself Changhong Ruba products 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 eniov 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.

Full Screen Tv Models



### Specification

FULL SCREEN Design, A+ Grade Panel , Triple Protector (Lightning, Surge, Humidity), HEVC/H 265 Metal Back Cover Urdu Language Menu. Auto Volume Control. Five -stage Equilizer, Audio output(Headphone Digital coaxial audio output), UC-Pro Engine II, Health Reminder, Ultra narrow bezel (Four Side), Wide Color Enhancer, Digital Noise Filter, USB Media Player, 2\*HDMI, VGA & PC Input. AV IN, Smart Eco Plus, 2 Years Warranty. FOC Wall Bracket

Product Detail			0% ма	arkup			Month	
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
L32H7N	28,999	9,666	4,833	3,222	2,417	2,133	1,730	1,328
L40H7N	40,999	13,666	6,833	4,555	3,417	3,016	2,446	1,877

LIHD SMART SERIES



# Specification

Smart TV (Android 6.0), Quard Core Processor (64 Bits CPU) CHANGHONG C-Store (YouTube+ Golive+ YuPP TV+Netflix) Bluetooth iSmart Control (2 ways screen mirroring). A+ Grade Panel, U-MAX Sound2.0+ (2\*12W). Digital Satellite & Cable TV (DVB-C/T/S2. Support 4299+ channels) Opera Web-Browser. DLNA&Airplay, Multi Screen Interaction. Built In WiFi &WiFi Hotspot, Silver Highlight Cover. H.265/HEVC USB Media Player( 2 Ports). 3 HDMI (SUPPORT HDMI2.0), Digital Audio Out, WI AN YPhPr PC In AV IN & OUT Triple Protector (LIGHTNING, SURGE, HUMIDITY), CHANGHONG & DENMARK Joint LAB ,Divx HD Plus, 2 Years Warranty, FOC Wall Bracket



### Specification

Generation 2 Genuine 4K-UHD(4K\*2K), 2K to 4K Upscaling. HDR (High-Dynamic Range), Smart TV (Android 6.0), Quard Core Processor (64 Bits CPU), CHANGHONG C-Store (YouTube+ Golive+ YuPP TV+Netflix), Bluetooth, iSmart Control (2 ways screen mirroring), A+ Grade Panel, U-MAX Sound 2.0+ (2\*12W), Digital Satellite & Cable TV (DVB-C/T/S2, Support 4299+ channels), Opera Web-Browser, DLNA&Airplay, Multi Screen Interaction, Built-In WiFi & WiFi Hotspot, H.265/HEVC USB Media Player( 2 Ports), 3 HDMI (SUPPORT HDMI2.0), Digital Audio Out, WLAN, YPbPr, PC In, AV IN & OUT, Triple Protector (LIGHTNING, SURGE, HUMIDITY), CHANGHONG & DENMARK Joint LAB, Divx HD Plus, 2 Years Warranty, FOC Wall Bracket

Product Detail			0% ма	Months				
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
U43G7Si (IPS Panel)	63,999	21,333	10,667	7,111	5,333	4,707	3,819	2,930
U58F7i	98,999	33,000	16,500	11,000	8,250	7,282	5,907	4,532
UD65F6800i	143,999	48,000	24,000	16,000	12,000	10,592	8,592	6,592

Specification

## 24000 BTU Golden fin evanorator

- Golden fin condenser
- DC Invertor
- High Energy saving up to 75%
- Soft Start zero Current Impact
- ECO Friendly Regrigerant R410A Gas

### Specification 12000 BTU

- Golden fin evaporator
- Golden fin condenser
- White Panel DC Invertor
- Energy saving
- Low Voltage Start Up (135V)
- C-Shape Evatorator • 3 in 1 Filter
- Soft Start zero Current Impact
- ECO Friendly Regrigerant R410A Gas

# Specification

- 18000 BTU Bigger Indoor unit (1025mm)
- Golden fin evaporator
- Golden fin condenser White Panel
- DC Invertor
- Energy saving
- Low Voltage Start Up(135V)
- C-Shape Evatorator
- 3 in 1 Filter
- Bigger Indoor Soft Start zero Current Impact
- ECO Friendly Regrigerant R410A Gas

### Specification 18000 BTU

- Elegant Siver Color Panel
- Bigger Indoor unit (1025mm)
- Golden fin evaporator Golden fin condenser
- White Panel
- DC Invertor
- Energy saving
- Low Voltage Start Up(135V) C-Shape Evatorator
- 3 in 1 Filter
- Bigger Indoor
- Soft Start zero Current Impact • ECO Friendly Regrigerant - R410A Gas

### Specification 18000 BTU

- Golden fin evaporator
- Golden fin condenser
- White Panel
- DC Invertor
- Energy saving
- Low Voltage Start Up(135V)
- C-Shape Evatorator • 3 in 1 Filter
- Soft Start zero Current Impact
- ECO Friendly Regrigerant R410A Gas

i roduct betail		O 70 Markup						
	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
CSDH-240DH/W (Heat & Cool)	116,999	39,000	19,500	13,000	9,750	8,606	6,981	5,356
CSDH-12BMW (Heat & Cool)	67,999	22,666	11,333	7,555	5,667	5,002	4,057	3,113
CSDH-18BMW (Heat & Cool)	83,999	28,000	14,000	9,333	7,000	6,179	5,012	3,845
CSDH-18BMS (Heat & Cool)	85,999	28,666	14,333	9,555	7,167	6,326	5,131	3,937
CSDH-18MAW (Heat & Cool)	80,999	27,000	13,500	9,000	6,750	5,958	4,833	3,708



# Specification

- 18000 RTU
- Golden fin evaporator Gold Fin Condenser
- R410A Fco-friendly gas
- Long Air Throw
- Powerful compresso
- Hidden LED Display Auto Restart

## Specification 12000 BTU

- Golden fin evaporator Gold Fin Condenser
- Turbo Coolina
- R410A Eco-friendly gas • Lona Air Throw
- Powerful compresso
- Hidden LED Display Auto Restart

## Specification 18000 BTU

- Biggest indoor(1025mm) Bigger outdoor
- Golden fin evaporator
- Gold Fin Condenser Turbo Cooling
- R410A Eco-friendly gas Long Air Throw
- Powerful compressor
- Hidden LED Display
- Auto Restart



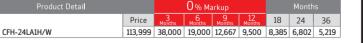
# Specification

### 24000BTU Heat & Cool

- Golden fin evaporator
- Gold Fin Condenser
- Turbo Cooling & Heating
- R410A Eco-friendly gas
- Long Air Throw
- Powerful compressor
- Touch Panel Operation
- Auto Restart









Split Air Conditioners

# 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

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Please fill in the details for the packages selected.

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I acknowledge and agree to the clauses.

Please choose your payment plan option:

Product Name	Quantity	Price	Total
		Grand Total	

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

Date

P.T.O