

**Q. What is rewards programme?**

A. This is a rewards programme for Bank Alfalah Credit Cardmembers. It is our way of thanking you for choosing our Card.

**Q. How can I enrol myself in the rewards programme?**

A. As Bank Alfalah Cardmember, you do not have to do anything in order to enrol. Enrolment is automatic for all Basic Cardmembers.

**Q. How do I start earning reward points?**

A. For every fifty rupees spent on your Basic and/or Supplementary Card you earn a reward point. Please refer to the Terms & Conditions of the programme, present in the catalogue for a detail on exceptions.

**Q. Do my Supplementary Cardmembers accumulate reward points by spending on their Card too?**

A. Yes, Supplementary Cardmembers earn reward points the same way as the Basic Cardmembers. The points earned by the Supplementary Cardmembers are added to the Basic Cardmembers Account.

**Q. Can a Supplementary Cardmember claim reward points?**

A. A Supplementary Cardmember cannot request for reward points. However, the Basic Cardmember can designate anyone to collect his/her reward points and/or reward certificate on his/her behalf.

**Q. Can reward points of Basic Cardholders be combined together for redemption of an item?**

A. Yes, reward points of the Basic Cardholders are transferable for redemption of any reward item. This will enable our Cardholders living in a household or having a group of friends to redeem items of their choice and gift their points to anyone they like.

**Q. How will I be informed of the reward points earned, redeemed and balance of carried forward points?**

A. The details of points earned, redeemed, adjusted, etc will be elaborated in the Monthly Card Statement. You can also call Bank Alfalah Phone Banking Service at 111-225-111 anytime and inquire about the status of reward points on your Card.

**Q. How can I redeem my reward points?**

A. You can claim your reward points 24 hours a day, seven days a week by calling our Bank Alfalah Phone Banking Service at 111-225-111 or by filling out the redemption form included in the reward catalogue and mailing it to us. For your convenience additional reward redemption forms have been placed at our branches. Very soon, you will also be able to submit online application available on our website: [www.bankalfalah.com](http://www.bankalfalah.com)

**Q. When do the reward points expire?**

A. All reward points will expire and will no more be available for use if not utilised within 2-1/2 years of the statement date.

**Q. Can I redeem multiple rewards at a time?**

A. Yes, you can redeem multiple rewards as long as the sum is equal to or less than the total points you have earned or you can redeem your points using FTO. You can also choose to keep some points for redemption at a later stage.

**Q. How long does it take to receive my rewards?**

A. The reward/reward certificate will be mailed to you within 4-6 weeks of receiving your request. In case of certificate, further instructions will be mentioned on it.

**Q. Are my reward points exchangeable for cash?**

A. Points accumulated in the reward programme cannot be exchanged for cash.

**Q. If I want to shop more than the amount mentioned on the shopping voucher redeemed from the reward programme, can I adjust the difference myself?**

A. If you do wish to shop more than the specified value, you can do so and settle the amount on your own.

**Q. If I want to shop less than the amount mentioned on the shopping voucher redeemed from the reward programme, can I adjust the difference or claim cash for the difference amount?**

A. In the event that the reward redeemed by you is a shopping voucher, the item(s) selected by you should be at least of the face value mentioned on the reward certificate.

**Q. What happens to my reward points when my Card is upgraded/downgraded?**

A. In the event of an upgrade/downgrade, your reward points will be transferred to your new account.

**Q. What is FTO (Fast Track Option)?**

A. FTO is a unique facility offered by Bank Alfalah Limited in order to make rewards more achievable. A reward that has been marked as FTO is either redeemable against points or a combination of reward points and rupee payment.

**Q. How can I avail the FTO?**

A. Simply indicate your consent on the redemption form or express your consent while booking your reward at 111-225-111.

**Q. Is there a service fee to avail FTO?**

A. No service fee is charged if you avail FTO.

**Q. How does the FTO work?**

A. After you have communicated your consent of redeeming a reward using the Fast Track Option, the points required would be deducted from your reward points account. The rupee contribution would be posted as a charge on to your Card account which will be reflected in your subsequent Monthly Account Statement.

**Q. Is the FTO available on all rewards?**

A. Fast Track Option is available on selected rewards only. Look out for the rewards marked with FTO.

**Q. What if I do not have the points required to avail FTO of a particular reward, can I calculate the difference and make the payment?**

A. The combination of points and rupee payment required are fixed for the rewards offered on FTO. You are required to have the exact amount (if not more) of reward points mentioned under FTO against a respective reward. If you do not have sufficient points, the difference cannot be paid through cash.

**Q. Can I pay the rupee requirement of FTO in Cash?**

A. Since the rupee amount for a reward being redeemed through FTO is posted as a charge on your Card with your consent, any payment made by you would be debited to your Card Account and will be used to settle the outstanding on your Card.

**Q. What is C-Shop Purchase?**

A. Bank Alfalah ("BAFL") offered Call & Shop purchase facility to its Credit Cardmembers, whereby they can buy C-Shop offered products from exciting Reward catalogue and get at their door step without any hassle.

**Q. How does the C-Shop Purchase work?**

A. This option will allow the Cardmember to conduct a phone order/written transaction and authorise a one-time charge for the cost of the C-Shop Product to be charged on to his credit card against the product available in the Reward Catalogue.

**Q. How Can I Avail the C-Shop Purchase?**

A. Simply indicate your consent on the redemption form or express your consent while booking your product at 111-225-111

**Q. Is there any Service charges/fees to avail C-Shop Purchase?**

A. The processing fee @ 2.5% or Rs.500/- (whichever is higher) will be applicable to only those customers who are directly purchasing products through credit card from C-Shop having value of more than Rs.5,000/-.

**Q. Is the C-Shop Purchase available for all products?**

A. C-Shop purchase is available on all products except some sections. Look out the reward marked with "Purchase Price/Amount".

**Q. Shall all the standard Terms & Conditions of Reward Catalogue apply on C-Shop Purchase/Amount products?**

A. Yes, all standard Terms & Conditions are applied on C-Shop Purchase products.

## 1. Definitions

- "BAFL/Bank" Bank Alfalah Limited.
- "Basic Cardmember" Cardmember to whom BAFL has issued the original Basic Credit Card.
- "Basic Credit Card" Cardmember means the original person excluding any Supplementary Cardmember who is issued a Card and for whom the Card Account is first opened by the Bank.
- "Billing Address" Address on which the Cardmember receives his/her Card Statement.
- "Business Day" Any day other than a Sunday that BAFL is opened for business in Pakistan.
- "Business Partner" Participating organisation which has offered products/services in Reward.
- "Card" All categories and types of BAFL VISA/MasterCard
- "Card Account" Cardmember VISA/MasterCard Account.
- "Cardmember" Holder of Basic Credit Card(s) issued by BAFL.
- "Commencement Date" Starting date of the programme as announced by BAFL 1st January 2015 till 31st December 2015.
- "Reward" Branded Points based programme to reward Cardmembers for their patronage with BAFL.
- "FTO" Fast Track Option.
- "Point Account" Reward Point Account.
- "Reversals" Transactions for which the Cardmember will not be entitled to Points.
- "Rs." Rupees.
- "programme" Reward programme.
- "C-Shop" means Call & Shop facility offered to the BAFL Basic Credit Cardmembers under which they can directly purchase exciting products from the Reward Catalogue.
- "Product Price" means the monetary value of any product purchased through Credit Card. Product Prices are inclusive of all delivery, services charges etc.

## 2. Eligibility

- 2.1 All Basic Cardmembers issued Cards by BAFL from the Commencement Date are eligible to enrol in the Programme. Enrolment is currently free of cost but any fee for participation at the sole discretion of BAFL at any time can be introduced, in the Programme which will be notified to Cardmembers.
- 2.2 Points earned by a Supplementary Cardmember will be credited to the account of the Basic Cardmember and may be used only by the Basic Cardmember for redemption.

## 3. Conversion

- 3.1 For every Rs. 50 charged on the Card (Refer to Point 4.3), BAFL will credit one (1) Point into the Card Account. However, BAFL reserves the right to change at any time and without prior notice to the Cardmember, the ratio between a) a Point to be awarded; and b) the specified amount charged to Cardmember's Point Account.

## 4. Points Accrual

- 4.1 Points will accumulate on a monthly basis by reference to the total value of qualifying retail purchases made on the Card during that month.
- 4.2 Purchase Balances shall be rounded such that balance of Rs. 0-25 shall not receive a Point whereas balance of Rs. 26-49 will be equal to one Point.
- 4.3 Cardmembers would be given points for all Retail Transactions net of Reversals. Transactions included in Reversals are as follows:
  - Cash Advances or withdrawals in local or foreign currency
  - All Fees, Penalties & Service Charges
  - Credit Card Payments
  - Insurance Premium Plans
  - Disputed Transactions
  - Balance Transfer Amount
  - All payments at Call Centre or through Auto Debit Transactions
  - Temporary Credits
  - All types of reversals

- 4.4 BAFL may by notice at any time vary the nature or category of Credit Card transactions that qualify for Points under the reward programme.
- 4.5 Points accumulated in the Programme have no cash or monetary value and thus no cash can be claimed by Cardmember from BAFL against the accumulated Points.
- 4.6 Points accumulated in the respective Card Account will be shown in the monthly Card Statement.
- 4.7 If a previously cancelled Card Account is reinstated within six months of the cancellation date, any unutilised Points in the account will be reinstated.
- 4.8 No Points will be given to the Cardmember against utility bill payment.

## 5. Point Redemption

- 5.1 Redemption requests can be given by filling out the Reward Redemption Form present in the catalogue/branches or by calling Bank Alfalah Phone Banking Service at 111-225-111. Once you have filled out the form in completion, you can either mail it to the Rewards Department or place it in the Drop Boxes located for your convenience. Very soon, you will be able to submit online application available on our website ([www.bankalfalah.com](http://www.bankalfalah.com)).
- 5.2 Reward points will not be redeemed against 180 plus delinquent accounts and all earned points will be expired immediately.
- 5.3 The Card Account must be open, in good standing and there should be no past due balances on the Card Account. Moreover, it should not be fraudulently operated.
- 5.4 Points accrued in the Programme can be redeemed by the Basic Cardmember only.
- 5.5 In case the Cardmember voluntarily closed his card, points accrued during the tenure of Cardmembership will be available for redemption for 15 days from the date of closure of the account.
- 5.6 If the Basic Cardmembers Account is terminated at any time for any reason, whether by the Cardmember or Bank Alfalah, the Cardmember and Supplementary Cardmembers shall henceforth be disqualified from participating in the Programme.
- 5.7 Processing and delivery of rewards to the Cardmember would require two to six weeks.

- 5.8 Certain rewards may take a longer time for delivery to the Cardmember due to availability issues by certain business partners. BAFL will try to ensure deliveries within the stipulated time period, however, BAFL bears no responsibility for delays or defects inherent in the reward. The Cardmembers will have the right to request the cancellation of that reward if he/she is not willing to wait, and the points will be added back to his/her point account.
- 5.9 All rewards are subject to availability with the respective vendor(s) and business partners and restrictions may apply as to when the rewards can be redeemed.
- 5.10 Points calculation for every item mentioned in the reward catalogue is subject to change depending on market rate.
- 5.11 Any additional meals, taxes, transportation or accommodation arrangements made in connection with any reward will be the sole responsibility of the Cardmember.
- 5.12 Redeemed Rewards are not exchangeable for other rewards, refundable, replaceable or transferable for cash or credit, under any circumstances.
- 5.13 By redeeming a reward, the Cardmember releases BAFL, its subsidiaries and affiliates from all liabilities to the Cardmembers, their guests or any transferees of the reward regarding the redemption or use of any reward or other participation in the Programme.
- 5.14 Redemption of Points by way of Fast Track Option:
  - a) Under the Fast Track Option ("FTO") facility offered by BAFL, reward(s) are redeemable against the accumulated points or against a combination of reward points and payment in rupees of the charge thus incurred as a result of the purchase. The said charge will then be posted on your Credit Card pursuant to the authority given by you to BAFL.
  - b) The FTO will be available on selected items and the same will be indicated in the catalogue provided by BAFL from time to time.
  - c) Your consent to redeem a reward by way of FTO will be indicated on the Reward Redemption Form.
- 5.15 The colour of reward item could be different from the one shown in catalogue.

## 6. Points Redemption For The Deceased

- 6.1 In the event of the death of a Cardholder, the same is to be reported to BAFL immediately or latest within 10 business days.
- 6.2 Points are redeemable or transferable to another BAFL Credit Card (only on the production of sufficient documentary evidence) by an immediate relative of the Cardholder i.e. a Supplementary Card member/holder, father, mother, spouse, son/daughter or next of kin nominated and adjudged by way of a valid decree passed by a Court of competent jurisdiction provided, however that the request for redemption is made within 30 days from the date of reporting the demise of the Cardholder.
- 6.3 Expired points cannot be added back, whereas, only regular point redemption request will be entertained.
- 6.4 Redemption request will only be processed in accordance with the criteria as more particularly described in Section 5 –96 Points Redemption and provided only if the Card status is in good standing. The Bank shall be the sole judge in deciding whether or not the Card status is in good standing.
- 6.5 The Bank reserves the right to alter or terminate the Rewards Scheme or amend the Terms and Conditions thereof at any time.
- 6.6 In case of any disputes, decisions of the Bank shall be final and binding.

## 7. Reward Certificate

- 7.1 Upon receiving your redemption request for Reward, BAFL may send you a reward certificate within 4-6 weeks of your request. The reward so requested will either be sent along with the reward certificate or further instructions for redemption will be detailed on it.
- 7.2 BAFL nor the Business Partner is responsible for lost, stolen or mutilated Fortune Certificates.
- 7.3 Once a reward certificate has been issued, Points will not be added back to your Point Account.
- 7.4 Reward certificates will only be mailed to the Basic Cardmember on the Billing Address.
- 7.5 Validity date of the certificate issued will clearly be indicated on it.

- 7.6 Points for any unredeemed reward certificate will not be added back under any circumstances.
- 7.7 Reward certificates must be surrendered upon redemption and no photocopies will be honoured.
- 7.8 In the event that the reward certificate takes the form of a shopping/dining voucher and the Cardmember wishes to purchase goods or services in excess of the value noted on the Redemption Certificate, the Cardmember must settle the difference to the Business Partner. No cash value will be awarded if in case the shopping/dining is less than the face value of voucher.

## 8. General

- 8.1 All hotel and travel rewards are subject to availability, specific Terms and Conditions and may have restrictions, blackout dates and exclusions, unless specified by BAFL.
- 8.2 BAFL assumes no responsibility for any loss or damage resulting from accident or otherwise to any person or thing in association and/or connection with the reward redeemed.
- 8.3 Issuance of travel reward certificate does not constitute a reservation. The reward certificate holder is responsible for making all reservations and to notify the Business Partner of the reward(s) they are going to redeem.
- 8.4 BAFL reserves the right to terminate the Programme at any time. BAFL also reserves the right to change the Programme's Terms and Conditions at any time. These changes may include the imposition of fee for participation in the Programme and the introduction of expiration dates for accumulated Points.
- 8.5 Fraud or abuse relating to accrual of Points in the Programme or conversion of Points may result in forfeiture of accrued Points as well as cancellation of a Cardmembers Programme, and any BAFL Card or other BAFL Accounts and any decision by BAFL in this respect shall be final.
- 8.6 All questions or disputes regarding eligibility for the Programme, or the eligibility of Points for accrual, or conversion of Points will be resolved by BAFL at its sole discretion and any decision by BAFL in this respect shall be final.

- 8.7 BAFL's failure to enforce a particular Term and Condition does not constitute as a waiver of that Term and Condition by BAFL.
- 8.8 BAFL will bear no responsibility for resolving any dispute concerning goods or services received as a reward under the Programme.
- 8.9 Certain Terms and Conditions pertaining to a specific reward will be indicated on its reward certificate.
- 8.10 BAFL shall not be liable for any loss or damage incurred or suffered by the Cardmember by reason of a Business Partner refusing to allow a transaction or accepting the Credit Card.
- 8.11 BAFL shall not in any way be held responsible for the quality and fitness of or the purpose, merchantability of the rewards delivered to the Cardmember.
- 8.12 By signing the "Reward Redemption Request" or making a request by calling 111-225-111, it is assumed that you have read, understood and agreed with the "Terms and Conditions" mentioned hereinabove.
- 8.13 No request will be entertained for not receiving the reward item after 02 months from the date when the reward item was booked.
- 8.14 If item returned by the courier and Cardmember is out of country for an indefinite period of time, his order will be cancelled and points against the same will be added back.
- 8.15 BAFL reserves the right to disqualify any Cardmember from further participation, if in its judgement, the Cardmember has in any way violated these Terms and Conditions, or has violated the Credit Card Terms and Conditions.
- 8.16 BAFL shall not be liable if it is unable to perform its obligations under these Terms and Conditions for any reason whatsoever.
- 8.17 Each of these Terms and Conditions shall be severable and distinct from one another, and if at any time any one or more of such Terms and Conditions is or becomes invalid, illegal, unenforceable, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

- 8.18 The event of the occurrence of a Force Majeure event that directly affects the ability of BAFL hereto to perform its obligations hereunder or affects the Business Partner, BAFL shall be entitled to suspend performance of such an obligation for the duration of the Force Majeure event. Force Majeure includes acts of God, war, hostilities, riots, civil commotion, strike, revolution, epidemic, accident, fire, flood, earthquake, blockade, or any other cause similar to the kind herein enumerated or of equivalent force not within the control of BAFL.
- 8.19 In the event of breach by the Cardmember of any of the Terms and Conditions agreed upon herein, the Cardmember shall be liable for any costs/losses/expenses arising from such breach and shall hold BAFL harmless and indemnify BAFL in full and immediately upon such breach. This in no way curtails the rights to any other lawful remedy that BAFL may have under the laws governing these Terms and Conditions. Breach of any Terms and Conditions shall also give the BAFL the right to terminate the transactions contemplated herein, and the BAFL may at its sole discretion take any other action under the policies of the BAFL. The Cardmember shall also hold the BAFL harmless and indemnify BAFL for any expenses/damages accruing to them due to any error or breach caused by the act/omission of the Cardmember with respect to any transactions related hereto or contemplated herein.
- 8.20 The decision of BAFL in respect of any dispute that may arise in connection with these Terms and Conditions shall be final and binding.

- 8.21 All prices updated against products are inclusive of delivery, service charges etc. and are already negotiated with the Alliance Partner; therefore Cardmember shall not be allowed to challenge the product price.
- 8.22 BAFL gives no warranty (whether express or implied) whatsoever with respect to goods and services availed through exchange of accumulated reward points or purchased by charging on BAFL Visa/Master Card. In particular but without limitation, BAFL gives no warranty with respect to the quality and quantity of the products or services or their suitability or fitness for any purpose. All claims of the Cardmember in respect of quality, quantity and fitness for purpose of the goods purchased, including any damage/defect in the goods (including latent defect), shall be raised by the Cardmember directly against the Alliance Partner and BAFL shall have no responsibility and / or liability in respect of the same.
- 8.23 These Term and Conditions are integral part of the BAFL's Credit Card, C-Shop Product and Reward Catalogue's Term and Conditions.
- 8.24 The delivery of the products /goods is subject to availability as per information provided by the Alliance Partner and colours and sizes may vary in comparison to their appearance in C-Shop Products and Reward catalogue.
- 8.25 BAFL has the right to refuse or deny any purchase / redemption, if BAFL is of the view that the Cardmember is not entitled to the same, having regard to BAFL's applicable policies and procedures.

## Reward Redemption Form Bank Alfalah Credit Cards

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Date: \_\_\_\_\_

Name as appears on Credit Card: \_\_\_\_\_

CNIC #: 

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Mother's Maiden Name: \_\_\_\_\_ Res. Tel: \_\_\_\_\_ Mobile: \_\_\_\_\_

**Note:** 1. Rewards/C-Shop product and/or Reward Certificate will be delivered to you on your billing address or at the billing address of the Bank Alfalah VISA/MasterCard Cardmember to whom you have transferred your points by using the Transfer Track Option (the "Beneficiary Cardmember") as the case may be.

1. Rewards-C-Shop product and/or Reward Certificate will be delivered to You on your billing address or at the billing address of the Bank Alfalah VISA/MasterCardmember to whom you have transferred your points by using the transfer track Option (the Beneficiary Cardmember), as the case may be.
  2. Use Section A for regular redemption Points only.
  3. Use Section B for redeeming rewards for the FAST TRACK OPTION.
  4. Use Section C for redeeming rewards for the TRANSFER TRACK OPTION.
  5. Use Section D for Acceptance of Fortune Points and Redemption using FAST TRACK OPTION purchasing reward product through C-SHOP.
- On purchasing through C-Shop, Processing fee of 25% of RS.500/- (whichever is higher) will be charged on the products amount equal or greater than RS. 5000/-.

### A. Regular Redemption using Reward Points

A		B	C	D	E
Item Code	Reward Name	Qty.	Points required for Redemption per Reward	Total Points required for Redemption of Reward (C x D)	
1.					
2.					
3.					
4.					

### B. Redemption using FAST TRACK OPTION

A	B	C	D	E	F	G
Item Code	Reward Name	Qty.	Points required for Redemption per Reward	Total Points required for Redemption of Reward (C x D)	Payment required per reward for FTO Rupees	Total payment required for FTO Rupees (C x F)
1.						
2.						
3.						
4.						

### C. Redemption using TRANSFER TRACK OPTION

I hereby expressly authorise and instruct Bank Afriqia Limited to deduct and transfer my \_\_\_\_\_ points accumulated against my Credit Card No. \_\_\_\_\_ to Mr/Miss/Mrs. \_\_\_\_\_ holder of Bank Afriqia Basic VISA/MasterCard Card No. \_\_\_\_\_ ("Beneficiary Cardmember") for allowing the Beneficiary Cardmember to use the transfer points for the purpose of Reward Redemption Form of the Beneficiary Cardmember.

Transferring Cardmember's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

#### D. Purchasing Through C-Shop

A	B	C	D	E
Item Code	C-Shop Product Name	Qty.	Amount required for Purchasing per C-Shop Product	Total Amount Required for Purchasing of C-Shop (C x D)
1				
2				
3				

I hereby agree that Bank Afriaah Limited ("Bank") will not be liable in any way to me for any claims, liabilities, expenses, costs, loss or damage, whatever nature brought against, suffered or incurred by or caused to me due to or arising out of any product or service failure rendered by the Bank. I hereby authorise the Bank to post a charge of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) on my above stated Bank Afriaah VISA/MasterCard Credit Card in respect of the C-Slow/Fast Track Option.

I further authorise the bank to deduct the accumulated points from my Reward Points account for the redemption of reward(s) by way of Fast Track Option and/or by way of Transfer track Option and the redemption of the total points accumulated against my Credit Card No., including the points transferred from another Bank Allah VISA/MasterCard Credit Cardholder, as the case may be.

Cardmember's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Lahore - 54600

FB 6, Awami Complex, 1-4 Usman Block, New Garden Town

Consumer Finance Centre

Consumer Finance Centre

Bank Alfalah Limited

Bank Alfalah Limited

No postage  
stamp  
necessary  
if posted  
in Pakistan

BUSINESS REPLY ENVELOPE  
Permit No. 1482 issued by  
Postmaster General Lahore.

Postage  
will be  
paid  
by the  
addressee

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Catalogue 2015-16

# REWARD

