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

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

Product Specifications:

- Cow leather
- Detachable cross-body shoulder strap
- Swiss made metal zips
- One zip two open sections
- 12"(H) 15"(W) 5"(D)



Product Details			% Mark	шр	Months			
Ladies Bag LFLB1	Price	3 Months	6 Months	12 Months	18	24	30	36
	7,800	2,600	1,300	650	570	462	396	353

Ladies Bag

Ladies Bag

Product Specifications:

- Cow leather
- Milled texture
- Single section
- Red sued lining
- 9.5"(H) 7.75"(W) 3.5"(D)



Product Details			% Mark	ир	Months				
Ladies Bag LFLB4	Price	3 Months	6 Months	12 Months	18	24	30	36	
Ladies bay LFLB4	4,600	1,533	767	383	336	272	234	208	

- Cow leather
- Beige stich
- Blue sued lining
- Swiss made metal zip

Product Specifications:

- Multiple sections
- 9"(W) 5.5"(H)



36	30	24	18	12 Months	6 Months	3 Months	Price	Travel Wallet LFTW1
163	183	213	263	300	600	1,200	3,600	
		213	-					Travel Wallet LFTW1

Travel Wallet

Product Specifications:

- Buffalo leather
- Glaze finish
- Red sued lining
- Swiss made metal zips
- Separate passport section
- 4.75"(W) 9"(H)



Product Details		0	% Mark	Markup Months				
Travel Wallet LFTW2	Price	3 Months	6 Months	12 Months	18	24	30	36
Traver Wallet LFTW2	3,000	1,000	500	250	219	178	152	136

Shaving Box and Cheque Book Cover

Product Specifications:

- Cow leather
- Milled finish
- Swiss made metal zip
- Double cheaue book
- For 100 pages
- 5"(H) 10.5"(W) 4.5"(D)



Product Details	Product Details 0% Markup				Months			
Shaving Box and	Price	3 Months	6 Months	12 Months	18	24	30	36
Cheque Book Cover LFSC	4,000	1,333	667	333	292	237	203	181

Product Specifications:

- Buffalo leather
- Natural finish
- Swiss made metal zips
- Skin sued lining
- 4 Ties



Tie Case and Stud Box

Product Details	0	% Mark	ир	1				
Tie Case and Stud Box LFTC	Price	3 Months	6 Months	12 Months	18	24	30	36
	5,000	1,667	833	417	365	296	254	226

Ladies Wallet and Jewllery Pouch

Product Specifications:

- Cow leather
- Swiss made metal zips
- Red sued lining
- Multiple credit cards slots

• 4"(H) 7.5"(W)								
Product Details		0	% Mark	up	1	Months		
Ladies Wallet and	Price	3 Months	6 Months	12 Months	18	24	30	36
Jewllery Pouch LFLW1	4,800	1,600	800	400	351	284	244	217

Ladies Wallet and Jewllery Pouch

Product Specifications:

- Buffalo leather
- Natural finish
- 3 Fold
- Swiss made metal zip
- Multiple credit cards slots
- Tan sued lining
- 12"(H) 7.5"(W)



Product Details		0	% Mark	ир		Months		
Ladies Wallet and	Price	3 Months	6 Months	12 Months	18	24	30	36
Jewllery Pouch LFLW2	4,500	1,500	750	375	329	266	229	204

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





















Get yourself a Leather Fashion product 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 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.

Product Specifications:

- Cow leather
- Brown sued lining
- 3.5"(H) 9"(W) 4.5"(D)



Product Details 0 % Markup				ир		Months		
Tissue Box LFTB	Price	3 Months	6 Months	12 Months	18	24	30	36
	3,500	1,167	583	292	256	207	178	158

Wallet, Belt and Key Ring



- Cow leather
- 35mm Belt
- Multiple credit cards slots



Product Specifications:

- Buffalo leather
- Glaze finish
- Height 3 inches Blue sued lining
- Tapper shape



Product Details		0% Markup			ı	Months		
Briefcase LFBC	Price	3 Months	6 Months	12 Months	18	24	30	36
	17,500	5,833	2,917	1,458	1,278	1,035	890	792

Product Specifications:

- Buffalo leather
- Natural two tone finish
- Brass zip
- Long shoulder strap
- 12"(H) 22"(W) 9"(D)



Duffle Bag

File Bag

File Bag

Product Details		0	% Mark	ир	Months			
Duffle Bag LFDB	Price	3 Months	6 Months	12 Months	18	24	30	36
Dullie Bag LFDB	16,500	5,500	2,750	1,375	1,205	976	839	747

Product Specifications:

- Buffalo leather
- Glaze finish
- Double section with laptop capacity 15.6"
- Long shoulder strap
- Red lining
- Swiss metal zip
- 12"(H) 16"(W) 5.5"(D)



Product Details		0	% Mark	кир	Months			
5:1- D L 55D1	Price	3 Months	6 Months	12 Months	18	24	30	36
File Bag LFFB1	14,500	4.833	2,417	1.208	1.059	858	737	657

Product Specifications:

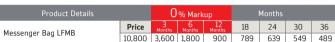
- Cow leather
- Milled texture
- Tan sued lining
- · Double section with laptop capacity 15.6"
- Long shoulder strap
- 12"(H) 16"(W) 5"(D)



Product Details		0% Markup			Months				
ile Bag LFFB2	Price	3 Months	6 Months	12 Months	18	24	30	36	
	13,500	4,500	2,250	1,125	986	799	686	611	

Product Specifications:

- Cow leather
- Milled texture
- Blue sued lining
- Adjustable cross strape
- Laptop capacity 15.6"
- Swiss made metal zip
- 11"(H) 15"(W) 3.5"(D)



Product Specifications:

- Buffalo leather
- Natural two tone finish
- Long strap
- Brown sued linning
- Double section with laptop capacity 13"

• 10"(H) 15"(W) 1.75"(D)								
Product Details		0% Markup			Months			
Portfolio LEPE	Price	3 Months	6 Months	12 Months	18	24	30	36
1 01210110 2111	7,500	2,500	1,250	625	548	444	381	340

Product Specifications:

- Buffalo leather
- Side straps that can be tightened or loosened
- Two separate zipped pockets on the outside
- Capacious middle compartment
- Swiss made metal zips
- 16"(H) 9.5"(W) 5"(D)



Product Details 0%		% Mark	rkup Months					
Ladies Bag LFLB2	Price	3 Months	6 Months	12 Months	18	24	30	36
	8,900	2,967	1,483	742	650	527	452	403

Product Specifications:

- Cow leather
- Milled texture
- Double section
- Swiss made metal zips Front panel-Beige cross stitch
- 10"(H) 12.5"(W) 4"(D)



Messenger Bag

Portfolio

Ladies Baa

Ladies Bag

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.) Mobile No						
Alfalah Credit Card No.						
Expiry Date						
CNIC						
Authorised Person's Name						
Authorised Person's CNIC No.						
Please tick one of your purchase options:						
$\hfill \square$ I would like to make this purchase without availing Alfalah Step-By-Step (SBS) Plan.						
I want to take advantage of the Alfalah Step-By-Step (SBS) Plan.						

Please fill in the details for the packages selected.

I acknowledge and agree to the clauses.

Please choose your payment plan option:

Quantity	Price	Total
	Grand Total	
	Quantity	

I understand that Alfalah Step-By-Step (SBS) Plan is subject to terms and

conditions outlined overleaf and on Bank Alfalah's website.

3* 6* 12* 18 24 30 36

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