

## 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

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bankalfalah.com

## Ladies Bag

### 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		0% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Ladies Bag LFLB1	7,800	2,600	1,300	650	570	462	396	353

## Ladies Bag

### Product Specifications:

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



Product Details		0% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Ladies Bag LFLB4	4,600	1,533	767	383	336	272	234	208

## Travel Wallet

### Product Specifications:

- Cow leather
- Beige stich
- Blue sued lining
- Swiss made metal zip
- Multiple sections
- 9"(W) 5.5"(H)



Product Details		0% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Travel Wallet LFTW1	3,600	1,200	600	300	263	213	183	163

## 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% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Travel 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 cheque book
- For 100 pages
- 5"(H) 10.5"(W) 4.5"(D)



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

## Tie Case and Stud Box

### Product Specifications:

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



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

## Ladies Wallet and Jewellery Pouch

### Product Specifications:

- Cow leather
- Swiss made metal zips
- Red sued lining
- Multiple credit cards slots
- 4"(H) 7.5"(W)



Product Details		0% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Ladies Wallet and Jewellery Pouch LFLW1	4,800	1,600	800	400	351	284	244	217

## Ladies Wallet and Jewellery Pouch

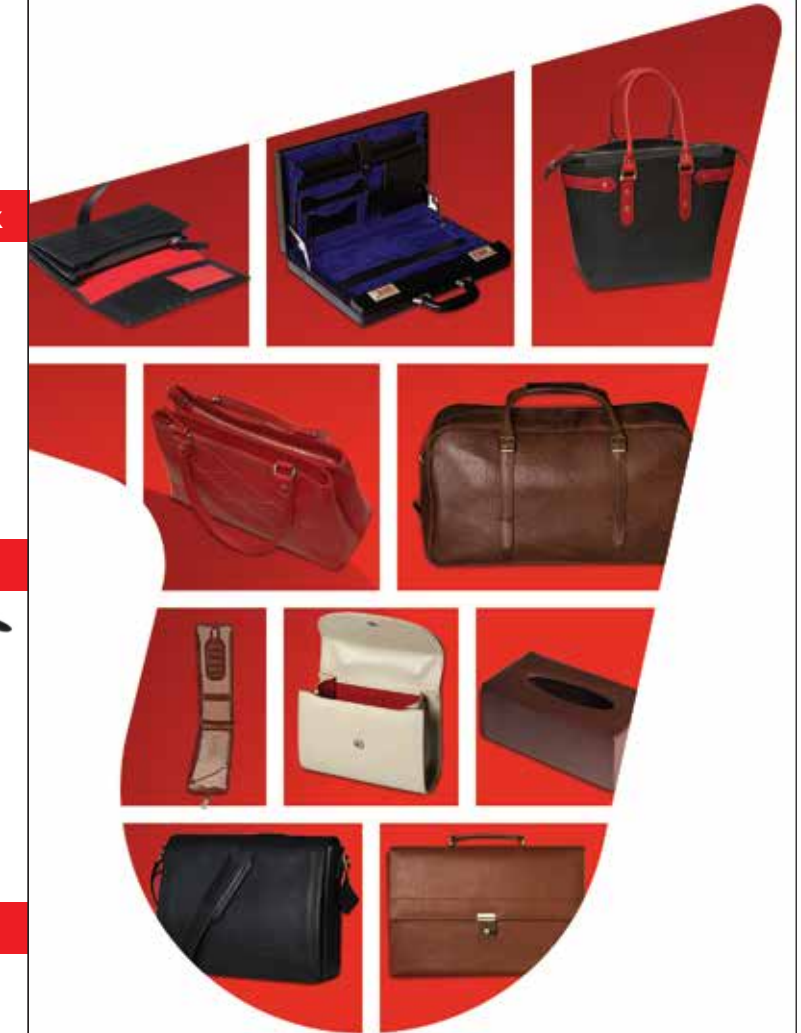
### Product Specifications:

- 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% Markup			Months			
	Price	3 Months	6 Months	12 Months	18	24	30	36
Ladies Wallet and Jewellery 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



LF

Leather Fashion



Bank Alfalah  
The Way Forward

