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 utilize 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).

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 definned 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 speci-fied 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.

The Bank shall not be liable if merchant is unable to arrange the delivery of services.

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 or the services rendered by the alliance partner.

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 ver and the Bank's website, bankalfalah.com

Manually treated without using Lasik technique)



PRK Procedure



Alongside numbing drops, an alcohol

the eye to help soften



the surgeon then

special surgical

solution is placed on of the cornea with a

smooths the surface



of the cornea's



An excimer laser is then used to precisely

Step 4. A bandage-like soft reshape the curvature placed on the cornea to help protect the

Product Specifications:

The technique is based on surface layers photo-ablation of the cornea to change it's curvature and focus the light on the retina. This procedure surface epithelium membrane of the cornea is removed with a special instrument. Then the laser ablates the surface of the cornea correcting the refractive error. At the end of the surgery the surgeon puts a bandage contact lens to help the epithelium healing within the next three or four days.

It will take two or three weeks to stable the visual acuity.

Product Details		0 % Markup		Months				
Products	Price	3 Months	6 Months	9	12	18	24	36
Manual Treatment (without using Lasik technique)	50,000	16,667	8,333	6,456	5,067	3,678	2,983	2,289

LASIK (with Femto Second Laser)









The flap is gently

to be created. An excime





folded back, exposing the inner corneal tissue

The flap is returned to its original position. Protecting the eye like a natural bandage

A flap is created with a highly precise

Product Specifications:

- 1. In this technique, prevent the epithelium membrane (Upper laver of cornea) by making a flap with Femto-second LASER.
- 2. With Femto-second laser, we can create a better, smoother & customized flap than a blade create flap. Very efficient for large spectacle numbers i.e. (-14 and +6).
- 3. After making the flap, lift-up the flap with a special instrument and apply excimer laser to correct the refractive error successfully.
- 4. Then re-place the flap again with an instrument to heal itself. (No bandage required)
- 5. This procedure takes few hour to heal and patient get perfection on next day

Product Details		0 % Markup		Months				
Products	Price	3 Months	6 Months	9	12	18	24	36
LASIK (with Femto Second Laser)	130,000	43,333	21,667	16,784	13,173	9,562	7,757	5,951

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

Alfalah Credit Cards











Get Eye Health Services at National Eye Centre, Lahore and pay when it is Convenient for you!

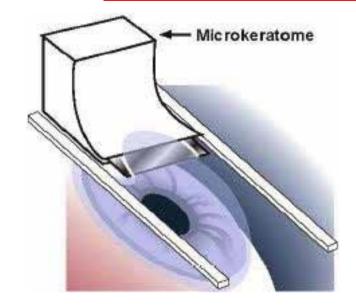
3. simple steps to avail Alfalah Step-By-Step (SBS) Instalment Plans:

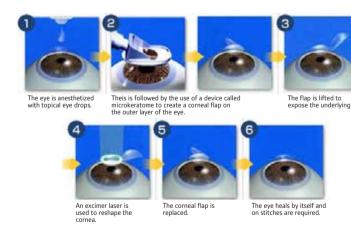
- 1. Call Alfalah Contact Centre at 111 225 111 to Book the required services or ¬fill in the form attached to the flyer and drop it at any Alfalah Credit Cards drop box, located at Bank Alfalah branches.
- 2. Opt for 3 or 6 months instalment plan and enjoy 0% markup or choose from a range of flexible tenures of up to 36 months.
- 3. Receive Treatment Confirmation Letter at your address.

PROCESS

- BAFL Credit Card Holder will place a request to BAFL through hard request form or helpline for SBS of a certain service package of National Eye Center.
- BAFL will validate the request, process the SBS & intimate National Eye Center regarding the successful processing.
- In return, once National Eye Center will acknowledge the intimation, BAFL will issue a letter to its customer, which he will present to National Eye Center at the time of acquiring the service.
- National Eye Center will entertain the customer against that letter.

LASIK (with Microkeratome Blade)





Product Specifications:

- 1. In this technique, prevent the epithelium membrane (Upper layer of cornea) by making a flap with
- After making the flap, lift-up the flap and apply excimer laser to correct the refractive error accordingly.
- 3. Then re-place the flap again with a special instrument to heal itself. (No bandage required)

Product Details		0 % Markup		Months				
Products	Price	3 Months	6 Months	9	12	18	24	36
LASIK (with Microkeratome Blade)	85,000	28,333	14,167	10,974	8,613	6,252	5,072	3,891



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	o. (Off.)	
Phone No. (Res.)	Mobile	No	
Alfalah Credit Card No.			
-	-	-	
Expiry Date Month Year			
CNIC -			-
Authorised Person's CNIC No. Please tick one of your purchase of I would like to make this purchase I want to take advantage of the I understand that Alfalah Step-Byconditions outlined overleaf and of I acknowledge and agree to the class.	se without availir e Alfalah Step-E Step (SBS) Plan on Bank Alfalah'	By-Step (SBS) is subject to	Plan.
Please choose your payment plan 3* 6* 9 12 Please fill in the details for the pa	18 24] 36 <u> </u>	
Product Name	Quantity	Price	Total
		C IT:	
		Grand Total	

lote

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.

		_
ardholder's Signature	Date	

P.T.O



National Eye Centre Lahore 11-A, Sanda road Near MAO College Lahore Tel: 042-37171681~4 - Cell: 0334-8404434 www.facebook.com/nationaleyecenter website: www.necl.com.pk