

The Way Forward

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Welcome to Alfalah Orbit Rewards.

It's a brand new way to bank with us. This is no ordinary loyalty programme. Here we call points 'Orbits' and you can earn them across multiple products. You are no longer limited to ærning Orbits just on credit cards. In fact you can earn them on current and savings accounts, debit and credit cards, auto, personal and home loans, Investment products, Bancassurance, SMS alerts, e-statements and transactions through branches, ATMs, Alfa (mobile app) and internet banking, all at the same time.

Fast Track Option (FTO)

When redeeming an item from this catalogue using Fast Track Option (FTO), you will only require half of the Orbits compared to the regular redemption process. The remaining Orbits required to redeem the reward are converted into a nominal rupee amount, and the difference is then charged to your Alfalah Credit Card. For better understanding, refer to the example explained below:





Family time just got a little merrier Home Comforts









FTO Price Rs. 875 FTO Orbit 875

Electric Beater Code # AN04 | Orbit 2,100 Price Rs. 2.100



FTO Orbit 1,050 FTO Price Rs. 1,050



Blender Grinder

Sandwich Toaster Code # AN02 | Orbit 2,000



Code # AN05 | Orbit 2,500

FTO Orbit 1,000 FTO Price Rs. 1.000

FTO Orbit 1,250 FTO Price Rs. 1,250

FTO Orbit 950 FTO Price Rs. 950

Oven Toaster Code # AN08 | Orbit 4,100 Price Rs. 4.100

Electric Kettle

Price Rs. 1.900

Code # AN03 | Orbit 1,900



FTO Orbit 2,050 FTO Price Rs. 2,050

Multi Food Processor Code # AN09 | Orbit 5,550 Price Rs. 5.550



FTO Orbit 2,775 FTO Price Rs. 2,775

Citrus Juicer Code # AN21 | Orbit 1,850 Price Rs. 1.850

Cofee Maker Code # AN27 | Orbit 2,850 Price Rs. 2,850

FTO Orbit 1,425 FTO Price Rs. 1,425

Grinder with Blender

Code # AN11 | Orbit 2,850

(Plastic Body)

Price Rs. 2,850



Price Rs. 825



Handheld Portable Light

Code # AN16 | Orbit 825

FTO Orbit 413 FTO Price Rs. 413 Hand Blender with Chopper

And Beater Code # AN29 | Orbit 4,150 Price Rs. 4,150



FTO Orbit 2,075 FTO Price Rs. 2,075

FTO Orbit 925 FTO Price Rs. 925 FTO Orbit 1,425 FTO Price Rs. 1,425







Westpoint Electric Kettle 1.0L Code # AN71 | Orbit 1,950 Price Rs. 1,950



FTO Orbit 975 FTO Price Rs. 975

Westpoint Hot Plate Code # AN74 | Orbit 3,200 Price Rs. 3,200



FTO 0rbit 1,600 FTO Price Rs. 1,600



Black & Decker Electric Kettle Code # BD11 | Orbit 5,850 Price Rs. 5.850



Black & Decker Food Steamer Code # BD15 | Orbit 7,200 Price Rs. 7.200



FTO Orbit 2.925 FTO Price Rs. 2.925

Black & Decker Mini Portable Vacuum Cleaner Code # BD17 | Orbit 7,950 Price Rs. 7.950



FTO Orbit 3,975 FTO Price Rs. 3,975



Grinder

Black & Decker Blender

Code # BD18 | Orbit 5,500

FTO Orbit 3,600 FTO Price Rs. 3,600

FTO Orbit 5,100 FTO Price Rs. 5,100

Panasonic Cordless Phone Code # BD23 | Orbit 4,400 Price Rs. 4,400

Panasonic Juicer Blender

Code # BD16 | Orbit 10,200

Grinder

Price Rs. 10,200



FTO Orbit 2,200 FTO Price Rs. 2,200

Black & Decker Vacuum Cleaner VM 1430 Code # BD24 | Orbit 9,900 Price Rs. 9,900



FTO Orbit 4.950 FTO Price Rs. 4.950

Philips Egg Beater Code # BD31 | Orbit 4,000 Price Rs. 4,000

Black & Decker Fan Heater Code # BD25 | Orbit 6,950 Price Rs. 6,950

FTO Orbit 3.475 FTO Price Rs. 3.475

Spectra Dough Maker

Price Rs. 6,800

Code # BD34 | Orbit 6,800

Braun Hand Blender Code # BD27 | Orbit 4,750 Price Rs. 4.750



FTO Orbit 2,375 FTO Price Rs. 2.375

Pop Corn Maker Code # BD42 | Orbit 3,300 Price Rs. 3,300



FTO Orbit 2,000 FTO Price Rs. 2,000

FTO 0rbit 3,400 FTO Price Rs. 3,400



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FTO 0rbit 2,750 FTO Price Rs. 2,750



Price Rs. 2,900

FTO Orbit 6,100 FTO Price Rs. 6,100

Espresso Coffee Maker Code # BD48 | Orbit 10,900 Price Rs. 10,900





Westpoint Deep Fryer

Code # BD49 | Orbit 5,200

Westpoint 2 Slice Toaster Code # BD46 | Orbit 2,900 Price Rs. 2,900

FTO Orbit 1,450 FTO Price Rs. 1,450

FTO Orbit 2,600 FTO Price Rs. 2,600

Panasonic Hard Fruit Juicer Code # BD47 | Orbit 9,000 Price Rs. 9,000



FT0 Orbit 4,500 FT0 Price Rs. 4,500

Griddle Plate/Grill Code # BD52 | Orbit 5,800 Price Rs. 5,800



FTO 0rbit 2,900 FTO Price Rs. 2,900

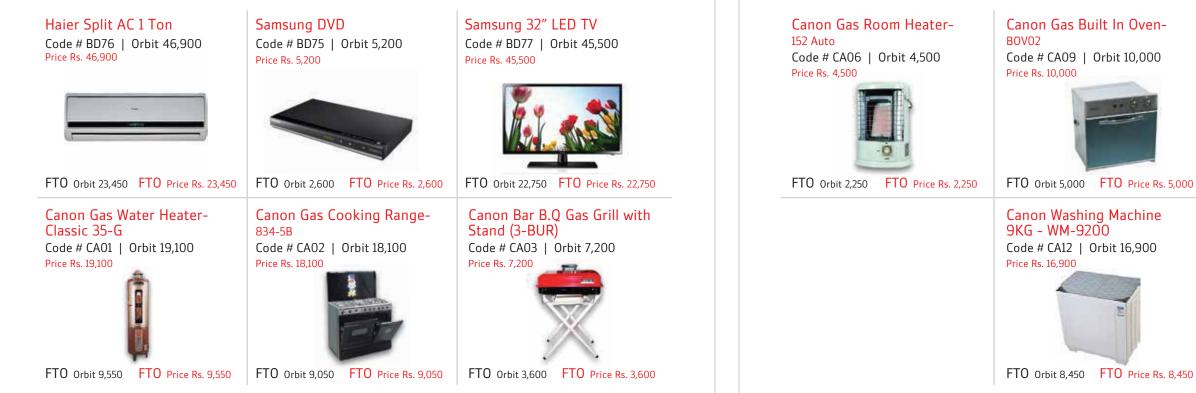
Pizza Maker Elite Garmet Steamer Elite Electronic Mop Code # BD53 | Orbit 6,500 Code # BD63 | Orbit 10,800 Code # BD64 | Orbit 9,400 Price Rs. 10,800 Price Rs. 6.500 Price Rs. 9,400 (Temporary Out of Stock) FTO Orbit 4,700 FTO Price Rs. 4.700 FTO Orbit 3,250 FTO Price Rs. 3.250 FTO Orbit 5.400 FTO Price Rs. 5.400 Black and Decker Light Black and Decker 2 Slice Black and Decker Weight Iron Sandwich Maker Dust Buster Code # BD71 | Orbit 3,150 Code # BD73 | Orbit 3,400 Code # BD74 | Orbit 8,200 Price Rs. 3.150 Price Rs. 3,400 Price Rs. 8.200

FTO Orbit 1,575 FTO Price Rs. 1,575

FTO Orbit 1,700 FTO Price Rs. 1,700 FT

FTO Orbit 4,100 FTO Price Rs. 4,100





Canon Gas Built In Oven-Code # CA09 | Orbit 10,000

Canon Instant Gas Water Heater 8LTR Code # CA10 | Orbit 8,200 Price Rs. 8,200



FTO Orbit 4,100 FTO Price Rs. 4.100 Canon Bed Room

Refrigerator Double Door Code # CA13 | Orbit 22,900

Price Rs. 22,900



FTO Orbit 8,450 FTO Price Rs. 8,450

FTO Orbit 11,450 FTO Price Rs. 11,450



Tefal Pocket Sandwich Maker 2 Sandwiches SM-300012 Code # GM30 Orbit 3,315 Price Rs. 3,315	Tefal Kettle Express 1.5 L White-K0299131 Code # GM32 Orbit 4,150 Price Rs. 4,150	Tefal Fryer Actifry Z Special Fryer-FZ 706225 Code # GM33 Orbit 28,795 Price Rs. 28,795	
FTO 0rbit 1,658 FTO Price Rs. 1,658	FTO 0rbit 2,075 FTO Price Rs. 2,075	FTO 0rbit 14,398 FTO Price Rs. 14,398	
Cutlery Set 40 Pcs	Kitchen Knife Block Set	Kitchen Knife Cleaver Set	
Code # KE02 Orbit 5,625 Price Rs. 5,625	Code # KE05 Orbit 1,250 Price Rs. 1,250	Code # KE06 Orbit 860 Price Rs. 860	
FTO Orbit 2,813 FTO Price Rs. 2,813	FTO Orbit 625 FTO Price Rs. 625	FTO Orbit 430 FTO Price Rs. 430	

Catalogue 2016-17



FTO Orbit 2,188 FTO Price Rs. 2,188 FTO Orbit 720

Non Stick Casserole/ Cooking Pan Code # KE11 | Orbit 2,440 Price Rs. 2,440



FTO 0rbit 1,220 FTO Price Rs. 1,220

Homage Inverter HEX 1004-700 Watt Code # KW01 | Orbit 13,500 Price Rs. 13,500



Homage Inverter Hot/Cold Steel Bottle Hot/Cold Steel Bottle 500ml 7870 1000ml 7875 HFX 2004-1500 Watt Code # KW02 | Orbit 18,500 Code # NH 03 | Orbit 605 Code # NH04 | Orbit 1,200 Price Rs. 18,500 Price Rs. 605 Price Rs. 1,200 FTO 0rbit 9,250 FTO Price Rs. 9.250 FTO Orbit 303 FTO Price Rs. 303 FTO Orbit 600 FTO Price Rs. 600 Hot/Cold Steel Mug 7863 Fancy Ice Pail Backet 7692 Stainless Steel Mug (White & Red Colour) 590 Code # NH05 | Orbit 520 Code # NH09 | Orbit 1,180 Price Rs. 1.180 Code # NH11 | Orbit 565 Price Rs. 520 Price Rs. 565 FTO Orbit 260 FTO Price Rs. 260 FTO Orbit 590 FTO Price Rs. 590 FTO Orbit 283 FTO Price Rs. 283

FTO Price Rs. 720

Stainless Steel Hot & Cold Mug Sparkling Code # NH13 Orbit 695 Price Rs. 695	Stainless Steel 3.5ML Coloured Steel Bottle Code # NH14 Orbit 680 Price Rs. 680	Salad Glass Bawl Set of 5 Pcs with LID Code # NH15 Orbit 1,200 Price Rs. 1,200
FTO Orbit 348 FTO Price Rs. 348	FTO Orbit 340 FTO Price Rs. 340	FTO Orbit 600 FTO Price Rs. 600
Stainless Steel Red & White Steel Mug Code # NH16 Orbit 615 Price Rs. 615	Energizer Task Hard Case Profession Code # NH17 Orbit 1,850 Price Rs. 1,850	Shoe Hanger Code # SH03 Orbit 1,095 Price Rs. 1,095
FTO Orbit 308 FTO Price Rs. 308	FTO Orbit 925 FTO Price Rs. 925	FTO Orbit 548 FTO Price Rs. 548

Magic Mug Code # SH04 | Orbit 425 Price Rs. 425



Zodiac Mug Code # SH05 | Orbit 311 Price Rs. 311 Tissue Box Wooden (L) Code # SH09 | Orbit 695 Price Rs. 695



FTO Orbit 213 FTO Price Rs. 213	FTO Orbit 156 FTO Price Rs. 156	FTO Orbit 348 FTO Price Rs. 348
Tissue Box Wooden (S) Code # SH10 Orbit 545 Price Rs. 545	Tissue Box Wooden Naqshi Code # SH11 Orbit 895 Price Rs. 895Jewellery Naqshi Box (Octagon) L Wooden Code # SH12 Orbit 995 Price Rs. 995	



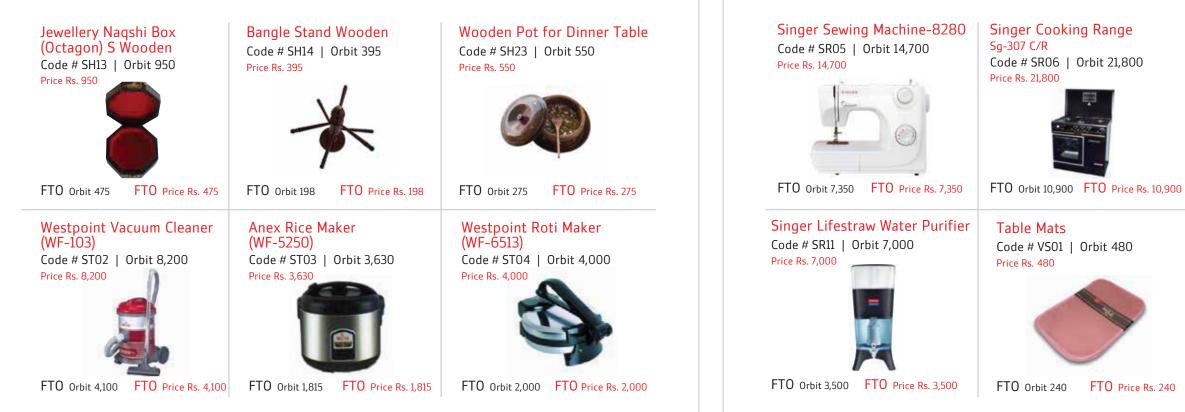
FTO Orbit 273

FTO Price Rs. 273 F

FTO Orbit 448 FTO Price Rs. 448

FTO Orbit 498 FTO

98 **FTO** Price Rs. 498



Singer Cooking Range Sq-307 C/R Code # SR06 | Orbit 21,800

Singer Single Tub-120ST Code # SR08 | Orbit 12,900 Price Rs. 12,900

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FTO Orbit 6,450 FTO Price Rs. 6,450

Tea Trolley Set Code # VS02 | Orbit 425 Price Rs. 425



FTO Price Rs. 240 FTO Orbit 240

FTO Orbit 213 FTO Price Rs. 213



Single Bed Sheet Code # VS14 | Orbit 550



FTO Orbit 975 FTO Price Rs. 975

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Emergency Light (RP 10)

Code # VS17 | Orbit 1,950

Price Rs. 1,950

Bedcover Set with Two Pillow Covers Code # VS25 | Orbit 2,100 Price Rs. 2.100



Emergency Light (RP 50) Code # VS18 | Orbit 1,700 Price Rs. 1,700

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Code # WP03 | Orbit 3,100

FTO Price Rs. 850

FTO Orbit 850

Insect Light

Price Rs. 3,100



FTO Price Rs. 938 FTO Orbit 938

Potato Cutter Code # WP04 | Orbit 1,000 Price Rs. 1,000

Back Support Cushion



FTO Orbit 1,050 FTO Price Rs. 1,050

FTO 0rbit 1,550 FTO Price Rs. 1,550

FTO Orbit 500 FTO Price Rs. 500



Surround yourself with style & comfort Lifestyle





Cross Calais BP Model AT0112 Code # FE35 | Orbit 3,100 Price Rs. 3,100



FTO 0rbit 1,550 FTO Price Rs. 1,550

Sheaffer VFM BP Code # FE38 | Orbit 1,250 Price Rs. 1,250



FTO Orbit 625 FTO Price Rs. 625

Cross Stain Chrome BP Model AT0082-14 Code # FE36 | Orbit 2,800 Price Rs. 2,800

FTO Orbit 1,400 FTO Price Rs. 1,400

Pond's Age Miracle Code # SA05 | Orbit 1,200 Price Rs. 1,200



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FTO Orbit 600 FTO Price Rs. 600

Pond's Flawless White Code # SA06 | Orbit 1,050 Price Rs. 1,050



FTO Orbit 525 FTO Price Rs. 525



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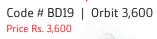
Surround yourself with style & comfort 48

FTO Price Rs. 155

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Bank Alfalah Wrist Watch Code # BAL19 Orbit 425 Price Rs. 425
FTO Orbit 213 FTO Price Rs. 213
Alpina Hair Dryer Code # BD08 Orbit 4,600 Price Rs. 4,600
FTO Orbit 2,300 FTO Price Rs. 2,300







Panasonic Nose And Ear Trimmer Code # BD35 | Orbit 2,100 Price Rs. 2,100



FTO Orbit 1,050 FTO Price Rs. 1,050



Hair Clipper Code # BD44 | Orbit 3,300 Price Rs. 3.300



FTO 0rbit 1,650 FTO Price Rs. 1,650

Rowenta Hair Dryer Nomad Elite-CV3502F0 Code # GM26 | Orbit 2,550 Price Rs. 2,550



FTO Orbit 3,250 FTO Price Rs. 3,250

FTO 0rbit 1,250 FTO Price Rs. 1,250

FTO Price Rs. 1,275 FTO 0rbit 1,275

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FTO Price Rs. 1,813

Nebuliser-Certeza Code # AN70 | Orbit 3,200



National Geographic For Little Kids (6 Issues/ Year) Code # LB08 | Orbit 1,550 Price Rs. 1,550



Tissot Couturier

Price Rs. 60,500

T035.617.11.051.00

Code # LD18 | Orbit 60,500

The Economist Weekly (3 Months) Code # LB10 | Orbit 8,940

Price Rs. 8,940 song up n the world

FTO Orbit 4,470 FTO Price Rs. 4,470

Tissot Classic Dream for

Gents T033.410.16.013.01

Code # LD24 | Orbit 20,800

Price Rs. 20,800



FTO Orbit 15,750 FTO Price Rs. 15,750 Gillette Shaving Gift Set

Tissot Classic Dream for Her

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Code # SA11 | Orbit 1,450 Price Rs. 1,450



FTO 0rbit 30,250 FTO Price Rs. 30,250

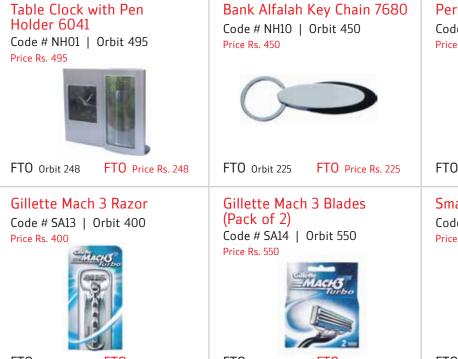
FTO Orbit 10,400 FTO Price Rs. 10,400 FTO Orbit 725

FTO Price Rs. 725



Surround yourself with style & comfort 52





Personal Weighing Machine Code # ST01 | Orbit 1,600 Price Rs. 1.600



FTO Orbit 800 FTO Price Rs. 800

Small Zirconia Tops-S19Z Code # VG06Z | Orbit 675 Price Rs. 675



FTO Price Rs. 200 FTO Orbit 200



FTO Price Rs. 275

FTO Orbit 338 FTO Price Rs. 338

Small Emerald Tops-S19E Code # VG06E | Orbit 675 Price Rs. 675



FTO Orbit 338 FTO Price Rs. 338 Large Emerald Tops-L20E Code # VG07E | Orbit 945

Price Rs. 945

Small Ruby Tops-S19R Code # VG06R | Orbit 675 Price Rs. 675



Large Ruby Tops-L20R

Code # VG07R | Orbit 945

FTO Orbit 338

Price Rs. 945

Price Rs. 945

Large Zirconia Tops-L20Z

Code # VG07Z | Orbit 945

FTO Orbit 473 FTO Price Rs. 473 Silver Zirconia Heart Pendant Code # VG19 | Orbit 1,475

FTO Orbit 473 FTO Price Rs. 473 FTO Orbit 473

Price Rs. 1.475



FTO Price Rs. 338



Price Rs. 1,350

FTO Orbit 675

Price Rs. 480

FTO Orbit 240

WWF Swiss Knife*

Code # WW11 | Orbit 480

FTO Price Rs. 675

Zirconia Box Locket Code # VG13 | Orbit 1,350

Crystal Ball Pendant	Nokia 105 Dual Sim	Nokia 130 Dual Sim	Nokia 215 Dual Sim	Haier M108
Code # VG15 Orbit 1,450	Code # BL59 Orbit 3,900	Code # BL60 Orbit 4,200	Code # BL61 Orbit 5,500	Code # BL65
Price Rs. 1,450	Price Rs. 3,900	Price Rs. 4,200	Price Rs. 5,500	Price Rs. 4,400
			211	
FTO Orbit 725 FTO Price Rs. 725	FTO 0rbit 1,950 FTO Price Rs. 1,950	FTO 0rbit 2,100 FTO Price Rs. 2,100	FTO 0rbit 2,750 FTO Price Rs. 2,750	FTO Orbit 2,2
WWF Hand Made Table Lamp	Samsung B310	Samsung B312	Samsung B350	Haier H210
Code # WW14 Orbit 1,800	Code # BL62 Orbit 3,800	Code # BL63 Orbit 4,900	Code # BL64 Orbit 6,400	Code # BL68
Price Rs. 1,800	Price Rs. 3,800	Price Rs. 4,900	Price Rs. 6,400	Price Rs. 4,100
FTO Orbit 900 FTO Price Rs. 900	FTO 0rbit 1,900 FTO Price Rs. 1,900	FT0 0rbit 2,450 FT0 Price Rs. 2,450	FTO 0rbit 3,200 FTO Price Rs. 3,200	FTO Orbit 2,0

108 _65 | Orbit 4,400 00



REWARD

2,200 **FTO** Price Rs. 2,200 210

_68 | Orbit 4,100 00



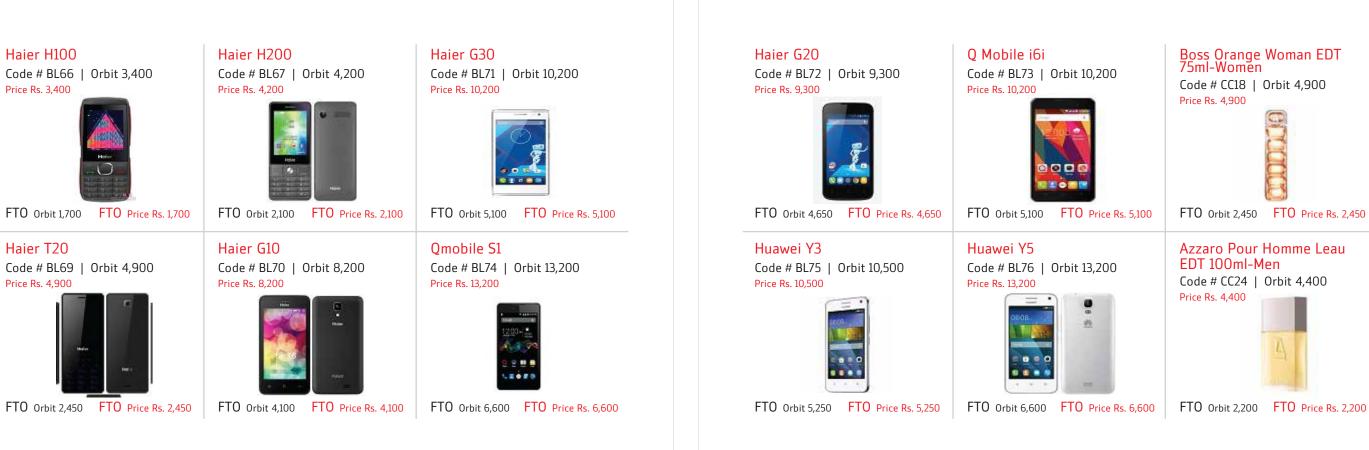
FTO Price Rs. 240

2,050 **FTO** Price Rs. 2,050

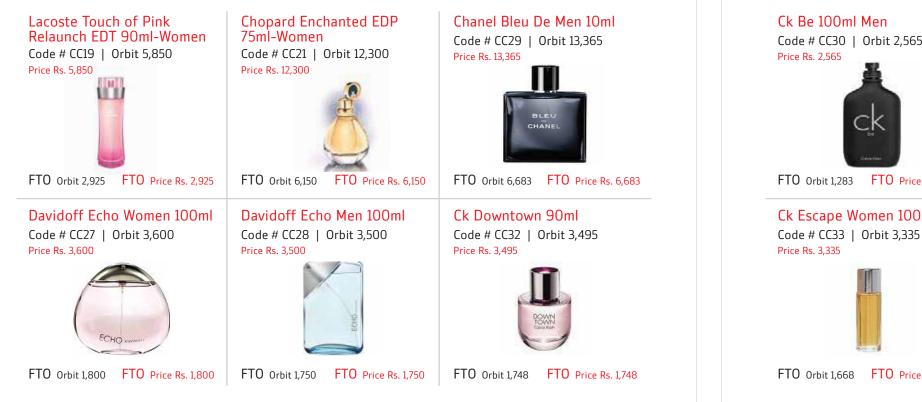


Surround yourself with style & comfort 56

Lifestyle

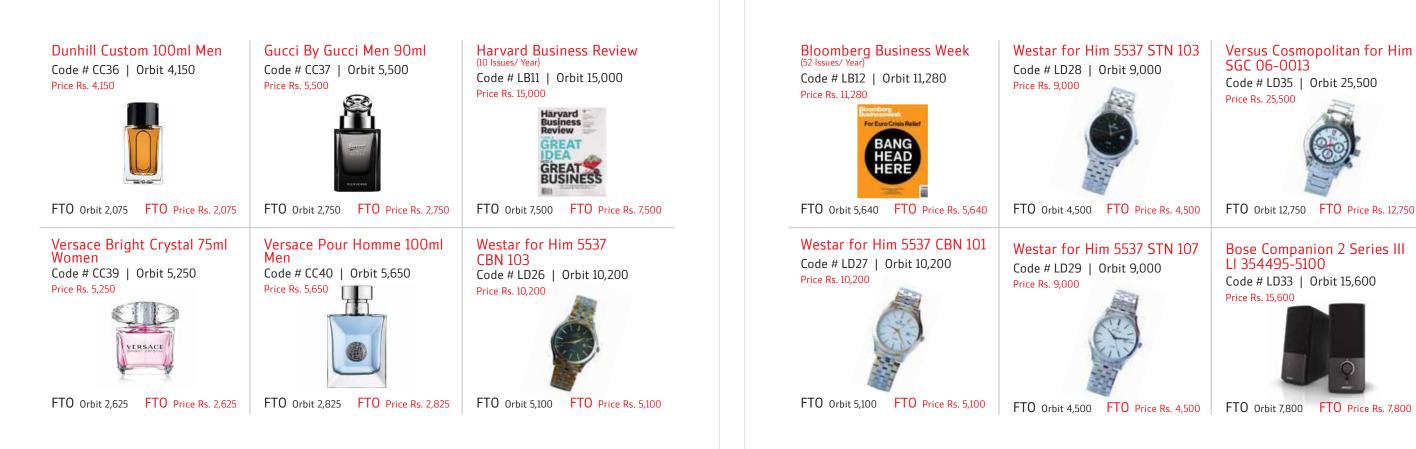


REWARD Catalogue 2016-17



Ck One 100ml Ck Beauty 100ml Women Code # CC30 | Orbit 2,565 Code # CC31 | Orbit 3,170 Code # CC35 | Orbit 2,565 Price Rs. 3.170 Price Rs. 2.565 CK BEAUTY FTO Orbit 1.283 FTO Price Rs. 1.283 FTO Price Rs. 1,585 FTO 0rbit 1,283 FTO Price Rs. 1,283 FTO 0rbit 1,585 Ck Escape Women 100ml Lacoste Red 100ml Men Ck Escape Men 100ml Code # CC34 | Orbit 3,175 Code # CC38 | Orbit 5,350 Price Rs. 3.175 Price Rs. 5.350 ESCAPE ter FTO 0rbit 1,668 FTO Price Rs. 1,668 FTO 0rbit 1,588 FTO Price Rs. 1,588 FTO Orbit 2,675 FTO Price Rs. 2.675

REWARD Catalogue 2016-17



Catalogue 2016-17

Lifestyle





Cargo Trouser Cotton

Code # SH06 | Orbit 1,675

Price Rs. 1.675

Code # SH01 | Orbit 695

FTO Orbit 11,650 FTO Price Rs. 11,650

Versus Miami Black Strap

Zodiac Mug Code # SH05 | Orbit 345 Price Rs. 345



FTO Orbit 173 FTO Price Rs. 173





Coat Cover with Hanger Ladies Track Code # SH02 | Orbit 950 Price Rs. 950



FTO Orbit 475 FTO Price Rs. 475

Bermuda Cotton Code # SH07 | Orbit 1,375 Price Rs. 1.375



FTO Price Rs. 688 FTO Orbit 688

Pencil Box Wooden Code # SH15 | Orbit 485 Price Rs. 485

	BANK ALFALAH		
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		**	
FTO	Orbit 243	FTO Prio	ce Rs. 243

Energiser Car Metal Light Key Ring Code # NH18 | Orbit 975 Price Rs. 975



FTO Orbit 488 FTO Price Rs. 488 Pencil Jar Wooden Code # SH16 | Orbit 395 Price Rs. 395

FTO Orbit 198

50 yrs calender Steel Key chain with BAF New Logo 6078 Code # NH06 | Orbit 325 Price Rs. 325

FTO Price Rs. 198

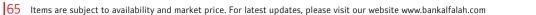


FTO Orbit 163 FTO Price Rs. 163

Schick Men Shaver Kit with Surf Style Sport Watch Code # NH19 | Orbit 960 Price Rs. 960



FTO Price Rs. 480 FTO Orbit 480



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Make your life a bit more happening Entertainment



Entertainment

Headphones With Mic Code # AN37 | Orbit 725 Price Rs. 725



Bluetooth Handsfree Code # AN40 | Orbit 2,000 Price Rs. 2,000



Code # AN44 | Orbit 600

FTO Orbit 363 FTO Price Rs. 363

Webcam (16 MP) Code # AN43 | Orbit 1,925 Price Rs. 1,925



FTO Orbit 963

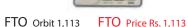
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Disc Book

Price Rs. 600

FTO Price Rs. 963 FTO Orbit 300 F

300 FTO Price Rs. 300



FTO Orbit 1,175 FTO Price Rs. 1,175

Wireless Phone Set

Speakers with Woofer

Code # AN42 | Orbit 2,350

Price Rs. 2.350

Audionic Bluetooth Speakers with woofer Code # AN65 | Orbit 5,650 Price Rs. 5,650



FTO Orbit 2,825 FTO Price Rs. 2,825

Gaming Joystick With Vibrator Code # AN68 | Orbit 925 Price Rs. 925



FTO Price Rs. 463

FTO Orbit 463

A4-Tech Bluetooth Code # AN66 | Orbit 3,625 Price Rs. 3,625

PC-TV Device

Price Rs. 2,225





FTO Orbit 438 FTO Price Rs. 438

Kingston USB 8GB Code # BAL27 | Orbit 730 Price Rs. 730



FTO Orbit 1.813 FTO Price Rs. 1.813

Code # AN69 | Orbit 2,225



FTO Orbit 1,113 FTO Price Rs. 1,113 FTO Orbit 365



 Code # AN51 | Orbit 2,225
 With

 Price Rs. 2,225
 Code

 Price I
 Price I

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Entertainment



Sony DVD Player Sony Digital Camera Apple IPOD Shuffle 2GB (DSC-W830) Code # JE25 | Orbit 5,400 Code # RF20 | Orbit 7,650 Code # JE24 | Orbit 16,500 Price Rs. 5.400 Price Rs. 7.650 Price Rs. 16,500 FTO Orbit 8,250 FTO Price Rs. 8.250 FTO Orbit 2,700 FTO Price Rs.2,700 FTO Orbit 3,825 FTO Price Rs. 3.825 Apple IPOD Nano 16GB Card USB 4GB Card USB 8GB Code # RF21 | Orbit 19,400 Code # SH17 | Orbit 825 Code # SH18 | Orbit 975 Price Rs. 19,400 Price Rs. 825 Price Rs. 975 FTO 0rbit 9,700 FTO Price Rs. 9,700 FTO 0rbit 413 FTO Price Rs. 413 FTO Orbit 488 FTO Price Rs. 488

REWARD Catalogue 2016-17

Entertainment



Card USB 16GB Code # SH19 | Orbit 1,450 Price Rs. 1,450

EZ03D Device Code # SH24 | Orbit 1,350 Price Rs. 1,350



FTO Orbit 725



FTO Orbit 675

FTO Price Rs. 675

Wrist Band USB 8GB Code # SH20 | Orbit 1,100 Price Rs. 1,100 FTO Price Rs. 550 FTO Price Rs. 725 FTO Orbit 550

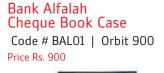


Add the perfect final touch to your apparel Leather Goods



Leather Goods







FTO Orbit 450 FTO Price Rs. 450

Bank Alfalah Men's Wallet Code # BAL04 | Orbit 430 Price Rs. 430



FTO Orbit 215 FTO Price Rs. 215



Bank Alfalah Card Holder Code # BAL02 | Orbit 280 Price Rs. 280



FTO Orbit 140 FTO Price Rs. 140

Bank Alfalah Office Bag Code # BAL06 | Orbit 4,300 Price Rs. 4,300

FTO Orbit 2,150 FTO Price Rs. 2,150

Bank Alfalah Parachute Trolley Bag Code # BAL07 | Orbit 1,725 Price Rs. 1,725

FTO Price Rs. 250

FTO Price Rs. 863

Bank Alfalah Mini Organiser

Code # BAL03 | Orbit 500

Price Rs. 500

FTO Orbit 250

FTO Orbit 863



Bank Alfalah Portfolio Code # BAL09 | Orbit 900 Price Rs. 900



Document & Bag Code # BAL15 | Orbit 700 Price Rs. 700



FTO Orbit 350 FTO Price Rs. 350

Bank Alfalah Tie Case Code # BAL11 | Orbit 1,600 Price Rs. 1,600

Passport & Documents

Code # BAL16 | Orbit 1,200

Travel Case

Price Rs. 1,200

FTO Orbit 600

Price Rs. 1,600

Key Chain Code # BAL12 | Orbit 220 Price Rs. 220



FTO Orbit 110 FTO Price Rs. 110

Lipstick Case Code # BAL17 | Orbit 500 Price Rs. 500



FTO Orbit 250 FTO Price Rs. 250



Add the perfect final touch to your apparel 37

FTO Price Rs. 600

Leather Goods I







FTO Orbit 660 FTO Price Rs. 660



Office File Bag Code # BAL30 | Orbit 1,975



FTO Price Rs. 988 HUB Ladies Wallet LW 365 Code # HL14 | Orbit 2,320

FTO Orbit 1,160 FTO Price Rs. 1,160

HUB Key Chain KC 406 Code # HL15 | Orbit 600 Price Rs. 600

HUB Men's Wallet MW 343

Code # HL12 | Orbit 1,100

Price Rs. 1.100

FTO Orbit 550

FTO Orbit 300



FTO Price Rs. 550

FTO PriceRs, 300

HUB Card Holder CH 345 Code # HL16 | Orbit 735 Price Rs. 735

HUB Travel Pouch TC 1179

Code # HL23 | Orbit 5,400

FTO Orbit 368

Price Rs. 5.400

HUB Office Bag DC 5335 Code # HL19 | Orbit 13,250 Price Rs. 13.250



HUB Travel Wallet TW 953

Code # HL22 | Orbit 2,820

Price Rs. 2.820

Jewllery Box

Price Rs. 4,850

FTO Orbit 1,410 FTO Price Rs. 1,410

Code # LF02 | Orbit 4,850

Card Holder Code # LF01 | Orbit 550 Price Rs. 550



FTO Orbit 2,700 FTO Price Rs. 2,700

FTO Price Rs. 368

FTO Orbit 275 FTO Price Rs. 275



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Add the perfect final touch to your apparel 39

Leather Goods I



Key Ring Code # LF03 | Orbit 225 Price Rs. 225





FTO Orbit 2.175 FTO Price Rs. 2.175

FTO Price Rs. 913

FTO Price Rs. 113 FTO Orbit 113

Ladies Party Bag Code # LF06 | Orbit 4,650 Price Rs. 4.650



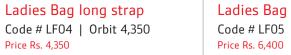
FTO Orbit 2,325 FTO Price Rs. 2,325 FTO Orbit 913



Ladies Wallet

Price Rs. 1.825

Code # LF07 | Orbit 1,825



Code # LF05 | Orbit 6,400 Price Rs. 6,400



FTO Orbit 3,200 FTO Price Rs. 3,200

Ladies Wallet Code # LF08 | Orbit 1,975 Price Rs. 1.975

FTO Orbit 988



FTO Price Rs. 988

Ladies Wallet Clip Code # LF09 | Orbit 1,625 Price Rs. 1,625



FTO Orbit 813 FTO Price Rs. 813

Sets Wallet plus Key Poch Code # LF12 | Orbit 1,650 Price Rs. 1.650



Passport Holder Code # LF10 | Orbit 1,650 Price Rs. 1,650



Code # LF13 | Orbit 2,350

FTO Orbit 825

Shaving Kit

Price Rs. 2.350

FTO Price Rs. 825

Sets Wallet plus Card Holder

Code # LF11 | Orbit 1,600

Price Rs. 1,600

FTO Price Rs. 800 FTO Orbit 800

Travelling Wallet Code # LF14 | Orbit 1,850 Price Rs. 1.850







FTO Price Rs. 825 FTO Orbit 825

FTO 0rbit 1,175 FTO Price Rs. 1,175



40 Items are subject to availability and market price. For latest updates, please visit our website www.bankalfalah.com

Add the perfect final touch to your apparel **41**

Leather Goods







FTO Price Rs. 538

Silkskin Man's Wallet Set Code # SN11 | Orbit 2,950



Silkskin Ladies Purse Code # SN14 | Orbit 10,750 Price Rs. 10.750

Silkskin Ladies Wallet Code # SN16 | Orbit 3,350 Price Rs. 3.350



Silkskin Men's Wallet

Price Rs. 1.600

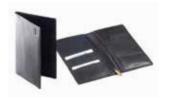
Code # SN24 | Orbit 1,600

Silkskin Ladies Wallet Code # SN17 | Orbit 2,700 Price Rs. 2,700



FTO 0rbit 1,350 FTO Price Rs. 1,350

Silkskin Card Holder Code # SN25 | Orbit 1,100 Price Rs. 1.100



FTO Orbit 5,375 FTO Price Rs. 5,375

Silkskin Passport Folder

Code # SN23 | Orbit 2,500

Price Rs. 2.500







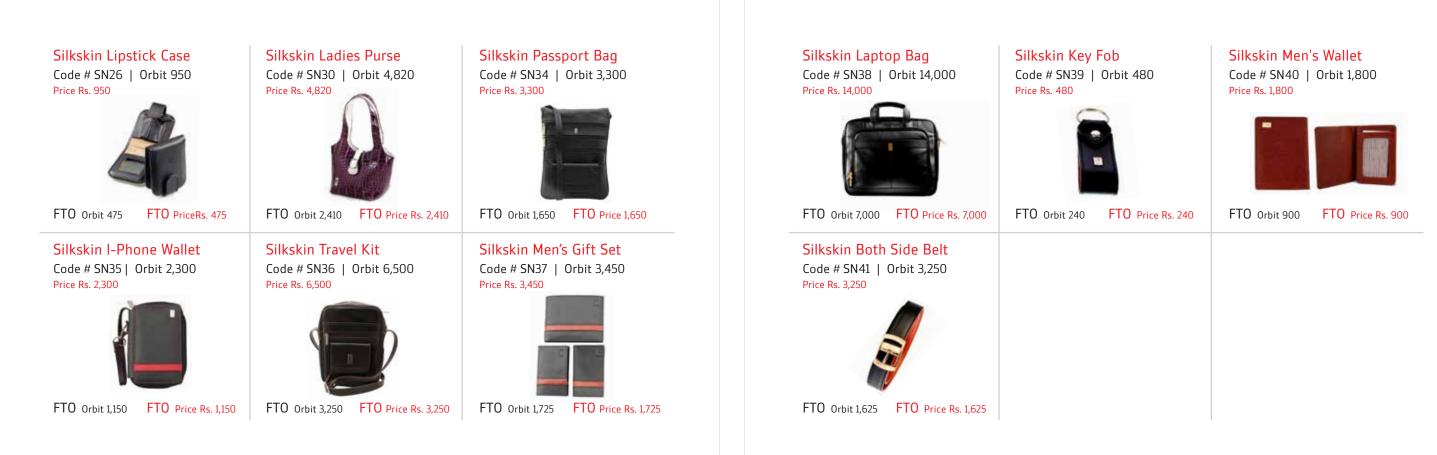


FTO Orbit 1,250 FTO Price Rs. 1,250

FTO Orbit 800 FTO Price Rs. 800

FTO Price Rs. 550 FTO Orbit 550

Leather Goods



REWARD Catalogue 2016-17

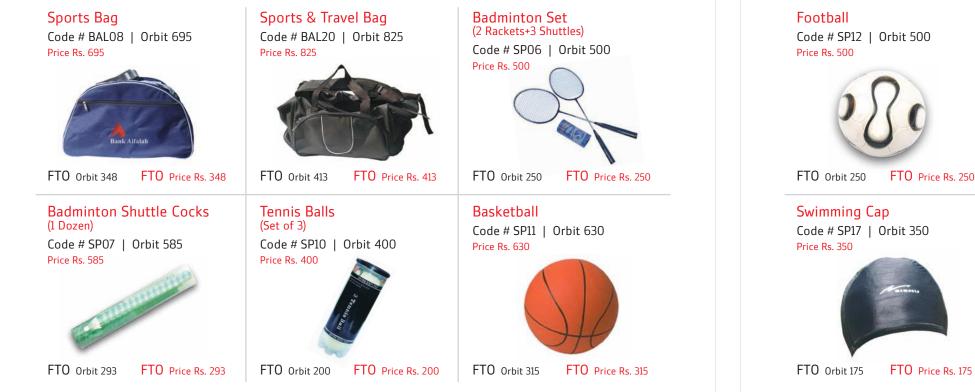


For the champion in you **Sporting Goods**



Sporting Goods





(2 Rackets+3 Balls) Code # SP13 | Orbit 500 Code # SP15 | Orbit 540 Price Rs. 500 Price Rs. 540 FTO Price Rs. 250 FTO Orbit 250 FTO Price Rs. 250 FTO Orbit 270 Wilson Tennis Racket Ihsan Football Code # SP19 | Orbit 2,000 Code # SP20 | Orbit 750 Price Rs. 2,000 Price Rs. 750 FTO 0rbit 1,000 FTO Price Rs. 1,000

Swimming Goggles

FTO Orbit 375

Table Tennis Set

FTO Price Rs. 375

FTO Price Rs. 270

Sporting Goods









FTO Price Rs. 450

Jump Rope W/Counter Code # SP30 | Orbit 200 Price Rs. 200

FTO Price Rs. 113

Hand Grip Strengthener

Code # SP27 | Orbit 225

(Pair)

Price Rs. 225

FTO Orbit 113

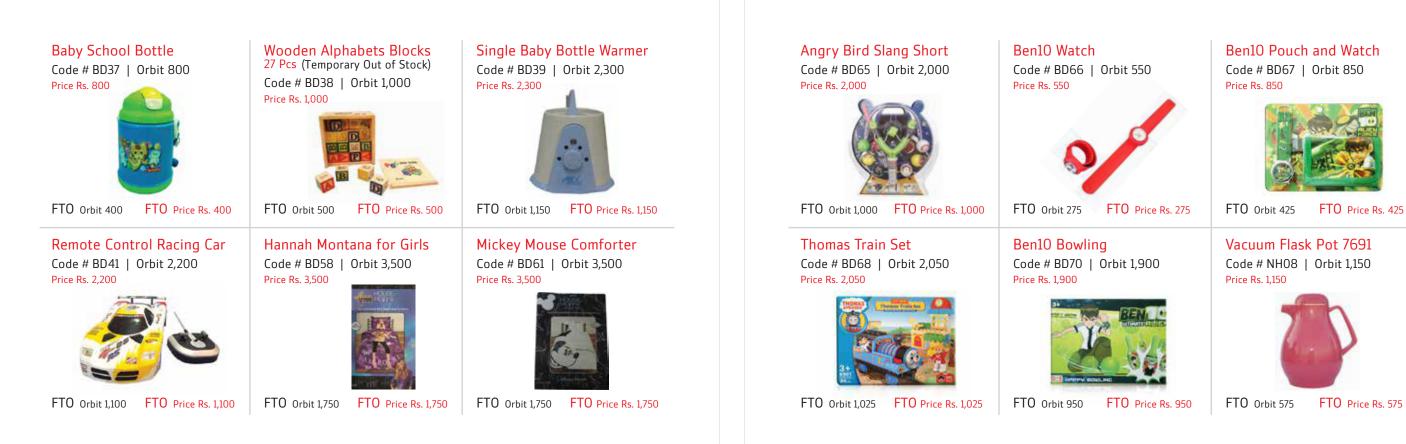
FTO Price Rs. 100 FTO Orbit 100



Big rewards for the little ones Kids Corner



Kids Corner



Big rewards for the little ones 69

REWARD Catalogue 2016-17

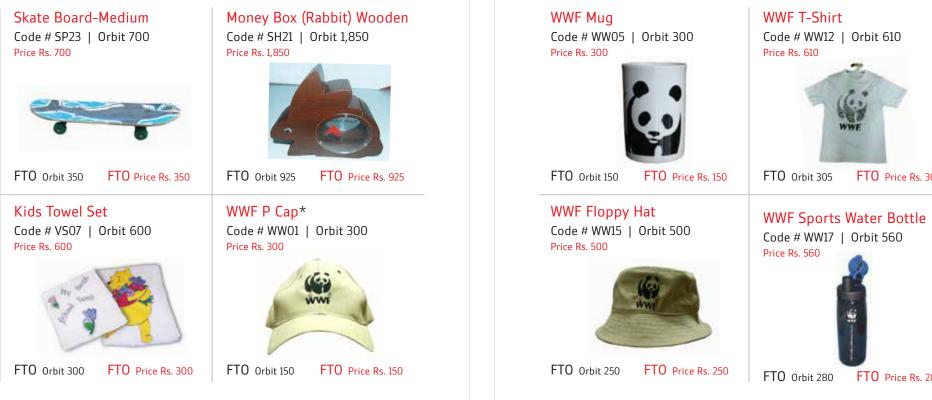
Kids Corner

Kids Cricket Bat

Price Rs. 350

Code # SP04 | Orbit 350





WWF School Bag Code # WW13 | Orbit 1,020 Price Rs. 1,020

WWF

FTO Price Rs. 305

FTO Price Rs. 280



FTO Orbit 510 FTO Price Rs. 510 WWF Field Bag Code # WW18 | Orbit 1,250



FTO Orbit 625 FTO Price Rs. 625

FTO Orbit 175 FTO Price Rs. 175

Money Box (Elephnt) Wooden Code # SH22 | Orbit 1,850 Price Rs. 1.850



FTO Orbit 925 FTO Price Rs. 925

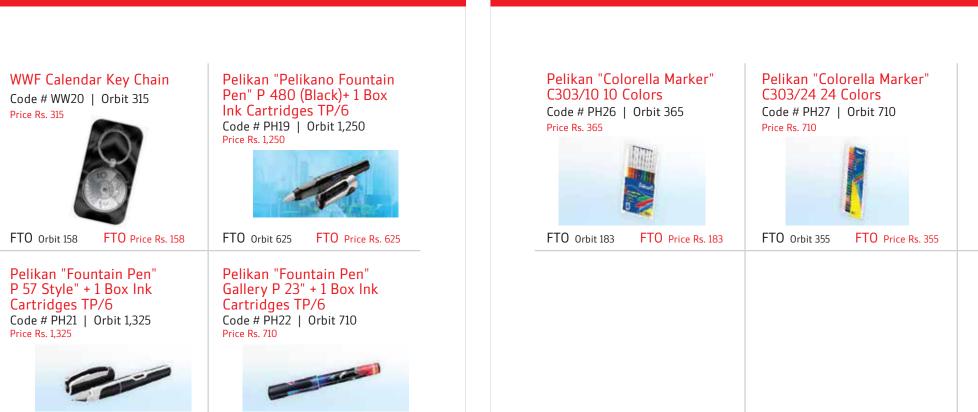




Big rewards for the little ones 71

FTO Orbit 75

Price Rs. 1.170



WWF Panda Key Chain Code # WW19 | Orbit 150 Price Rs. 150



FTO Price Rs. 75 Pelikan "Pelikano Fountain Pen" P 480 Blue, red, Green + 1 Box Ink Cartridges TP/6



FTO Price Rs. 585 FTO Orbit 585

Code # PH20 | Orbit 1,170



FTO Price Rs. 663

FTO Price Rs. 355 FTO Orbit 355

FTO Orbit 663

REWARD Catalogue 2016-17



Fine Dining

McDonald's Nationwide Code # DNV06 | Orbit 500 Voucher Worth Rs. 500

McDonald's

KFC Nationwide Code # DNV07 | Orbit 500 Voucher Worth Rs. 500



Subway-KHI/LHR/ISB Code # DNV09 | Orbit 500 Voucher Worth Rs. 500



SALTÓPEPPER

Code # DNV11 | Orbit 500

Salt'n Pepper-LHR

Voucher Worth Rs. 500

Salt'n Pepper Village-LHR/KHI Code # DNV12 | Orbit 500 Voucher Worth Rs. 500



Arizona Grill-KHI Code # DNV23 | Orbit 500 Voucher Worth Rs. 500 Domino's Pizza-LHR/KHI Code # DNV30 | Orbit 500 Voucher Worth Rs. 500 Bundu Khan-LHR Code # DNV50 | Orbit 500 Voucher Worth Rs. 500



Domino's Pizza

- the for the second

Pappasallis-ISL/RWP Code # DNV52 | Orbit 500 Voucher Worth Rs. 500

Shice 1.989

Monal-ISL Code # DNV64 | Orbit 500 Voucher Worth Rs. 500





Fine Dining





Bar.B.Q Tonight-KHI/LHR Code # DNV71 | Orbit 500 Voucher Worth Rs. 500



Rangoli-KHI Code # DNV77 | Orbit 500 Voucher Worth Rs. 500



Des Pardes-ISB

Voucher Worth Rs. 500

Code # DNV74 | Orbit 500



Code # DNV76 | Orbit 500

Voucher Worth Rs. 500





KFC Nationwide Code # DNV80 | Orbit 1,000 Voucher Worth Rs. 1,000 Butlers Chocolate Cafe-KHI Code # DNV89 | Orbit 500 Voucher Worth Rs. 500 The Time Tree-ISB Code # DNV92 | Orbit 500 Voucher Worth Rs. 500

tHe



Zefra-ISB Code # DNV94 | Orbit 500 Voucher Worth Rs. 500



Masoom's Cafe XO-ISB

Masoom's Cafe XO-ISB Code # DNV95 | Orbit 500 Voucher Worth Rs. 500



91 Items are subject to availability and market price. For latest updates, please visit our website www.bankalfalah.com

Every bite is now a delight 92



A shopaholic should never stop **Shopping**



Shopping



Next-Nationwide Code # SHV28 | Orbit 1,000 Voucher Worth Rs. 1,000

ChenOne-Nationwide Code # SHV37 | Orbit 1,000 Voucher Worth Rs. 1,000

Code # SHV40 | Orbit 1,000 Voucher Worth Rs. 1.000

ChenOne NEXT

Changing Lifestyles

Jafferjees

Jafferjee's-KHI

Agha's Supermarket-KHI Code # SHV41 | Orbit 1,000 Voucher Worth Rs. 1,000



Nirvana Spa & Cafe-ISB Code # SHV47 | Orbit 1,000 Voucher Worth Rs. 1,000



Almas Jewellers-KHI Code # SHV49 | Orbit 1,000 Voucher Worth Rs. 1,000



Mens's Store-Nationwide Code # SHV60 | Orbit 1,000 Voucher Worth Rs. 1,000



Mothercare-Nationwide Code # SHV64 | Orbit 1,000 Voucher Worth Rs. 1,000



Indesign-LHR Code # SHV66 | Orbit 1,000 Voucher Worth Rs. 1,000

indesign

Worth-LHR Code # SHV67 | Orbit 1,000 Voucher Worth Rs. 1,000

Jalal Sons-LHR Code # SHV72 | Orbit 1,000 Voucher Worth Rs. 1,000

The Body Shop-Nationwide Code # SHV77 | Orbit 1,000 Voucher Worth Rs. 1,000



Jalal Sons



Shopping



Aroshi-Nationwide Code # SHV01 Orbit 1,000 Voucher Worth Rs. 1,000	Bareeze-Nationwide Code # SHV02 Orbit 1,000 Voucher Worth Rs. 1,000	Leisure Club-Nationwide Code # SHV03 Orbit 1,000 Voucher Worth Rs. 1,000	Hk Co Vou
Aroshi Designer Collection	Bareezé	LEISURE CLUB	
Minnie Minors-Nationwide Code # SHV04 Orbit 1,000 Voucher Worth Rs. 1,000	Home Expressions-Nationwide Code # SHV05 Orbit 1,000 Voucher Worth Rs. 1,000	Alfatah Dept. LHR/FSD Code # SHV06 Orbit 1,000 Voucher Worth Rs. 1,000	To Co Vou Des
Minnie Minors	Bareezé home expressions	Where generations stop to shop everyday	

HKB-LHR Code # SHV07 | Orbit 1,000 Voucher Worth Rs. 1.000 ENEM-LHR Code # SHV08 | Orbit 1,000 Voucher Worth Rs. 1,000

ENEM

Naheed Super Market-KHI Code # SHV14 | Orbit 1,000 Voucher Worth Rs. 1,000



Total Fuel-KHI/LHR/RWD Code # SHV22 | Orbit 500 Voucher Worth Rs. 500 Designated Outlets

TOTAL

H. Karim Buksh

Hub Leather-Nationwide Code # SHV24 | Orbit 1,000 Voucher Worth Rs. 1,000

HUB

Shaheen Chemists-ISL Code # SHV26 | Orbit 1,000 Voucher Worth Rs. 1,000



Shopping



Babyshop-LHR/KHI Code # SHV93 | Orbit 1,000 Voucher Worth Rs. 1.000



Medi Plus-RWP Code # SHV97 | Orbit 1,000 Voucher Worth Rs. 1.000

(Riaz & Sons)

MEDICINES - SURGICALS - COSMETICS - GLASSES

Everything For You-KHI

Code # SHV103 | Orbit 1,000

Meena Bazaar-LHR Code # SHV100 | Orbit 1,000 Voucher Worth Rs. 1.000

Meena Bazaar **MEDI PLUS +**

Arabian Delights-LHR Code # SHV102 | Orbit 1,000 Voucher Worth Rs. 1,000

Arabian Delights



Voucher Worth Rs. 1,000

Margalla Sports-ISB Code # SHV104 | Orbit 1,000 Voucher Worth Rs. 1,000



Tehzeeb-ISB Code # SHV105 | Orbit 1,000 Voucher Worth Rs. 1.000



Silkskin-LHR/KHI Code # SHV111 | Orbit 1,000 Voucher Worth Rs. 1,000



1969 & Time Goes On-ISB Code # SHV106 | Orbit 1,000 Voucher Worth Rs. 1.000

No.18-ISB Code # SHV107 | Orbit 1,000 Voucher Worth Rs. 1.000



1969 & Time Goes an



Because life takes you to places **Travelling**



Domestic Tickets

Reward	Code	Price	Orbit	FTO Orbit	FTO Price
Return Karachi Lahore Karachi	0t01	15,600	15,600	7,800	7,800
Return Karachi Islamabad Karachi	0t02	15,600	15,600	7,800	7,800
Return Karachi Quetta Karachi	0t03	14,000	14,000	7,000	7,000
Return Karachi Rahimyar Khan Karachi	0t04	8,800	8,800	4,400	4,400
Return Karachi Peshawar Karachi	0t05	7,000	7,000	3,500	3,500
Return Lahore Islamabad Lahore	0t06	8,800	8,800	4,400	4,400
Return Lahore Multan Lahore	0t07	8,800	8,800	4,400	4,400
Return Lahore Karachi Lahore	0t08	15,600	15,600	7,800	7,800
Return Lahore Rahimyar Khan Lahore	0t09	8,800	8,800	4,400	4,400

International Tickets

Reward	Code	Price	Orbit	FTO Orbit	FTO Price
Return Lahore-Newyork-Lahore	Ot11	92,000	92,000	46,000	46,000
Return Karachi-Newyork-Karachi	0t12	89,500	89,500	44,750	44,750
Return Lahore-Toronto-Lahore	0t13	105,000	105,000	52,500	52,500
Return Karachi-Toronto-Karachi	0t14	98,550	98,550	49,275	49,275
Return Lahore-Milan-Lahore	Ot17	66,850	66,850	33,425	33,425
Return Karachi-Milan-Karachi	0t18	61,550	61,550	30,775	30,775
Return Lahore-Paris-Lahore	0t19	61,880	61,880	30,940	30,940
Return Karachi-Paris-Karachi	0t20	55,810	55,810	27,905	27,905
Return Lahore-Dubai-Lahore	0t21	21,270	21,270	10,635	10,635
Return Karachi-Dubai-Karachi	0t22	11,730	11,730	5,865	5,865
Return Lahore-London-Lahore	0t23	67,000	67,000	33,500	33,500
Return Karachi-London-Karachi	0t24	42,000	42,000	21,000	21,000

Note:

Due to Fluctuation in exchange rates and oil prices, Airfare changes on frequent basis. Fares can only be guaranteed once the ticket is issued. All applicable taxes are to be paid by the cardmember at the time of booking. No alteration or refund will be allowed once ticket is issued.

Terms And Conditions I



1. DEFINITIONS

- The Bank means Bank Alfalah Limited
- Customer means any individual person(s) that has a banking relationship with the Bank
- Alfalah Orbit Rewards Program means the loyalty and rewards program established by the Bank shall be governed by the terms and conditions as given below.
- Orbit (s) means the loyalty currency/points that a Customer earns/redeems/transfers/purchases through the use of the Alfalah Orbit Rewards Program
- Customer means any customer/person(s) who has an active banking relationship with the Bank and avails various products and services as provided by the Bank

2. GENERAL

- The Bank reserves the right to amend, change, or terminate these Terms and Conditions at any time with or without prior notice, and to change, vary, modify, terminate or cancel the Alfalah Orbit Rewards Program or any of the benefits or features related thereto, or to amend the eligibility criteria and/or to limit or change the value and validity of Orbits for the Alfalah Orbit Rewards Program, and/or the manner of redemption of Orbits, at any time, at its entire discretion, without notice and without liability whatsoever on the part of the Bank.
- The Customer hereby acknowledges and accepts that the foregoing acts provided in the Clause above may diminish the redemption value of the Orbits, , except in the case of purchased Orbits already earned and agrees not to claim compensation for any such discrepancies.
- Alfalah Orbit Rewards Program is governed by these Terms and Conditions, general terms and conditions of account opening and the terms and conditions applicable to any other Bank product eligible for participation in the Alfalah Orbit Rewards Program, including without limitation, the terms and conditions applicable to credit and debit cards, current/savings accounts, auto loans, mortgage loans, personal finance loans, investment products, insurance products, electronic/alternate channels and other such terms and conditions, which are incorporated in these Terms and Conditions.

3. ELIGIBLE PRODUCTS

- List of eligible product(s) is available in the Rewards Rules Guide Book provided by the Bank from time to time.
- Bank reserves the right to add, amend, change, and terminate any eligible product(s) and service categories at any time with or without prior intimation to the Customer

4. EARNING ORBITS & ELIGIBILITY

- All Bank's individual customers (except joint account holders) will be eligible for participation in the program. Customers will be auto-enrolled in the program and enrollment is free of cost. Levy of any fee for participation will be at the sole discretion of Bank and can be introduced at any time. Customers will be notified if and when any fees for enrollment are introduced.
- Eligibility is subject to the qualifications as determined by Bank. Bank reserves the right, at any time with or without notice, to impose a validity period for the participation and to extend or reduce the same
- Orbits earned by a supplementary cardholder will be credited to the main account holder.
- Accounts/products will need to be in good standing for customers to earn Orbits

5. CONVERSION

- Orbits earned carry a Rupee value of Rupee 1 for every Orbit earned. Bank reserves the right to change at any time with or without prior notice to the Customer the Rupee value of the Orbits earned.
- The above-mentioned Orbit value in Rupees is for information purposes only, and the BAFL Orbit Rewards Program has no cash or monetary value and thus no encashment can be claimed by the Customer from the Bank against the accumulated/earned Orbits.

6. ORBITS ACCRUAL

- Orbits accumulated in the Program have no cash or monetary value and thus no cash can be claimed by the Customer from Bank against accumulated Orbits.
- Orbits accumulated will be shown in a monthly e-Statement sent to the Customer's provided email address. If e-Statement is already registered the same email address will be utilized.
- Bank reserves the right to add, amend, change, terminate any eligible

product and service categories at any time, amend the eligibility and participation criteria, limit or change the value of Orbits (except for purchased Orbits), at its sole and absolute discretion, with or without notice to the Customer and without liability whatsoever on the part of the Bank.

- Bank reserves the right at its own discretion to add, amend, change, terminate any Orbits earning rule with or without prior notice to the Customer.
- Bank reserves the right at its own discretion to amend or forego Orbits for certain types of transaction, transactions at certain outlets or outlet categories, at its sole and absolute discretion and with or without prior notice to the Customer and without liability whatsoever on the part of the Bank.
- Bank reserves the right to withdraw/discontinue the Rewards Program, terminate participation in the Rewards Program and/or revoke any accrued Orbits (except for purchased Orbits).
- Bank reserves the right to withdraw any/all Orbits earned by Customer in case of default by the Customer on any relationship held by the Customer with Bank.
- Bank reserves the right to add, amend or change the frequency of earning Orbits with or without prior notice to the Customer.
- The eligible product must be in active state for earning Orbits.
- Orbits will not be redeemed against 180 days past due (DPD) plus delinquent accounts and all earned Orbits will be expired immediately.
- A. Current/Savings Accounts
- Orbits shall only accrue on select Local Currency (LCY) current and savings accounts. Foreign Currency (FCY) accounts, Royal Profit Savings Account and both LCY & FCY Term Deposits shall not qualify for Orbits accrual.
- Orbits shall be earned on opening a new account, making credit transactions and growing and maintaining balances on monthly/quarterly basis or as per details mentioned in the Rewards Rules Guide available online
- Rewards Orbits shall be earned only on Customer initiated credit transactions such as deposits made by customers, transfers of funds, remittances and online credit transactions.
- No rewards Orbits shall be awarded on Debit transactions.

- No rewards Orbits shall be awarded on the following transactions:
 Reimbursement into account
- o Refunds made into account
- o Adjustment credits in account
- o Profit disbursements in account
- o Funds transfer between customers own accounts
- o Term Deposit principal liquidation into account
- Bank reserves the right at any time to vary the nature or category or type of transactions that qualify for earning Orbits under the reward program.
- Orbits will be credited on a monthly or quarterly basis on meeting the required Orbits earning criteria as defined in the rewards rule guide.

B. Credit Cards

- Orbits shall be earned on new card activation and on eligible card spend as stated in the Rewards Rules Guide.
- Orbits earned by a Supplementary Card member will be credited to the account of the Basic Card member and may be used only by the Basic Card member for redemption.
- Orbits will be credited after new card activation with first eligible transaction and on eligible retail spend transaction posting. Additional bonus Orbits maybe awarded to customers on a monthly basis on meeting certain spend based criteria as stated in the Rewards Rule Guide against posted transactions.
- Card members will be given Orbits for all Retail Transactions net of Reversals. Transactions and reversals that do not qualify for Orbits are as follows:
- o Cash Advances or withdrawals in local or foreign currency
- o All Fees, Penalties & Service Charges
- o Credit Card Payments
- o Insurance Premium Plans
- o Disputed Transactions
- o Balance Transfers
- o All payments at Call Centre or through Auto Debit Transactions
- o Temporary Credits
- All types of reversals

Terms And Conditions I

o Utility Bill Payments

- Bank reserves the right at any time to vary the nature or category of Credit Card transactions that qualify for Orbits under the reward program.
- If a previously cancelled Card Account is reinstated within six months of the cancellation date, any unutilized Orbits in the account will be reinstated.

C. Debit Cards

- Orbits shall be earned on new card activation and on eligible card spend stated in Rewards Rules Guide.
- Orbits earned by a Supplementary debit card holder will be credited to the account of the Basic debit card holder and may be used only by the Basic debit card holder for redemption.
- Orbits will be credited after new card activation with first eligible transaction and eligible retail spend transaction posting.
- Card members will be given Orbits for all Retail Transactions net of Reversals. Transactions and reversals that do not qualify for Orbits are as follows:
- o Cash Advances or withdrawals in local or foreign currency
- o All Fees, Penalties & Service Charges
- o Payments through ATM
- o Insurance Premium Plans
- o Disputed Transactions
- o Own Account Transfers
- o All types of reversals
- BAFL reserves the right to at any time vary the nature or category of Debit Card transactions that qualify for Orbits under the reward program.

D. Loans

- Orbits shall be earned on Home Loan, Auto Loan and Personal Loan as stated in Rewards Rules Guide.
- Customers shall earn Orbits on disbursement of new loans and on good payment behavior of loan installments.
- Loan transfers or pay-offs within a year will not be eligible for any further Orbits earning.

E. Alternate Distribution Channels

- Orbits shall be earned on the enrollment of Alternative Distribution Channels (ADC) service(s) and making qualifying transactions across ADC channels as stated in Rewards Rules Guide.
- ADCs refer to Internet Banking, Mobile Application, SMS Alerts, E-statements and Bank Alfalah ATMs.
- Orbits shall be earned one-time only on the activation or enrollment of SMS alerts, E-Statements, Internet Banking or Mobile Banking. If service is cancelled and reinstated, no additional Orbits shall be earned.
- Orbits shall be earned on total number of transactions across qualifying ADC service(s) within a month as specified in Rewards Rules Guide.
- Payments made through credit card or debit card on Internet Banking or Mobile Banking will not qualify for spend transactions on credit card and debit cards. Such payments may earn orbits through the ADC transactions earn rule given other qualifying criteria's are met as covered under the Rewards Rules Guide.
- Bank reserves the right to add, amend, change, and remove any ADC service(s), nature of qualifying ADC transactions and frequency of Orbits accrual for the Reward Program at any Orbits of time without prior notice to customer.

F. Bancassurance

- Orbits shall be earned on issuance of new policy after deduction of premium amount, successful renewal of policies and on good payment behavior of policy premium amount as stated in Rewards Rules Guide.
- Orbits shall not be earned within the free-look period of the policy defined at the time of Bancassurance policy issuance.

G. Investments

- Orbits shall be earned on availing new investment policy, size of the investment policy and reinvestment in existing policy as stated in Rewards Rules Guide.
- Orbits shall be earned one-time at the end of the year on reinvestment regardless of the number of times reinvestment is done by the Customer.

PROGRAM TIERS

- Customers enrolled in Alfalah Orbit Rewards will be part of a tier based structure based on the number of products the Customer is availing/enrolled for as mentioned in the Rewards Rule Guide.
- Customers will start-off in Alfalah Orbit Rewards tier and can be upgraded/ downgraded to Orbit 3, Orbit 6 and Orbit 9 based on the eligibility.
- Tier eligibility criteria and benefits is available in the Rewards Rules Guide Book provided by the Bank from time to time.
- Eligible products will be as mentioned in Rewards Rules Guide Book.
- Tier bonus will only apply to Orbits earned on eligible products. Orbits accumulated through Orbits purchase or received through transfer of Orbits will not qualify for the tier bonus. Customers in every tier will be eligible for bonus Orbits award at the end of every month based on the tier the Customer belongs to.
- Tier upgrades will be done as and when the product holding reaches the particular tier eligibility
- Tier bonus award and downgrades will be at the start of each month
- The Customer will remain within a tier for a period of 6 months irrespective of product closure. Tier will not be downgraded on product closure/dormancy during the 6 months period.
- The 6 months period will start from the date of the upgrade. After 6 months the product holding will be counted on the latest customer product holding to allow the customer to remain in the same tier or perform a downgrade. If no new products are availed, the next review will again be after 6 months.
- The number and types of products required for tier eligibility may be changed by Bank at any time without notice.
- The value and amount of bonus tier Orbits may be changed by Bank at any time without notice
- The duration period of tier validity may be changed by Bank at any time without notice

ORBITS REDEMPTION

 Provided that the Customer's relationship with Bank is active and in good standing, Orbits maybe redeemed through the following channels:

1. Bank's Internet Banking & Alfa Mobile Application

2. Online Rewards Portal

3. Bank's Call Center

- The Customer agrees to allow Bank to debit their Orbits in relation to their redemption request. The Customer hereby authorizes Bank to immediately debit the Customer's Orbits pool upon the placement and confirmation of the redemption request.
- In case of any discrepancy, the Customer should report the matter to the Bank within 15 days.
- Bank's records shall be final, conclusive and binding in respect of the number of Orbits earned and credited to a Customer for redemption. In case of any discrepancy relating to Orbits, Bank's decisions and records shall be final, conclusive and binding
- The Alfalah Orbit Rewards redemption option through the online portal, Internet Banking & Alfa Mobile Application and the items included in the rewards catalogue are regarded as a medium of purchase for goods and services offered through third-party merchant(s) and Bank shall only serve as a liaison between the merchant and Customer. These goods and services shall be accepted by the Customer at his/her own risk and judgment. Any issues transpiring after the purchase of these goods and services is solely between the merchant and Customer, and Bank shall not be held liable.
- Once redeemed, Orbits are not exchangeable, returnable, refundable, or redeemable for cash or credit.
- For items redeemed through the online portal or requested from the call center, processing and delivery shall require two to six weeks.
- Levy of any fee for redemption will be at the sole discretion of Bank and can be introduced at any time. Customers will be notified if and when any fees for enrollment are introduced.
- Bank reserves the right to decline any redemption without notice at its own discretion
- For items redeemed from the rewards catalogue (through the online portal or call center the Customer agrees to provide or confirm his/her complete delivery address. Bank shall not be held liable for any delay or inability to deliver if the Customer has not provided all necessary delivery details. In case Customers have multiple addresses

Terms And Conditions

against the different relationships they maintain with Bank, items will be delivered to the last updated address. Bank may additionally call back Customers to confirm the address for delivery. In case the customer does not respond to a call back confirmation, Bank reserves the right to cancel the redemption request and reverse the Customer's Orbits.

- Items can only be delivered to the address provided by the Customer to the Bank.
- Customers may also use their Orbits in full or in combination with an account or credit card to make payments for billers and merchants available on Bank internet banking and mobile application.
- Fast Track Option ("FTO") facility offered by the Bank will be available for redemption of selected items as part of the catalogue provided by the Bank from time to time.
- The Customer must have sufficient Orbits available and/or the Account(s)/Credit card(s) must have funds available for transfer/payment at the time of processing of the instructions. The Bank shall not be obliged to carry out any instructions unless the customer has sufficient Orbits and/or the Account(s)/Credit Cards have sufficient funds and is/are satisfactorily maintained.
- Certain reward items may take a longer time for delivery due to availability issues by certain vendors. The Bank will try to ensure deliveries within the stipulated time period; however, Bank bears no responsibility for delays or defects inherent in the reward.
- In the case of failed transactions, unavailability of items or delivery failure by the courier, the Bank may consider the reversal of Orbits.
- The Customer allows Bank to share Customer's information with third party couriers, suppliers or merchants. Such information may include non-financial personal information that is required to effectively perform the duties and functions of the Alfalah Orbit Rewards program.
- The reward product(s) and offers displayed on the Alfalah Orbit Rewards program website are for illustration and promotion purposes only. Bank shall not be liable for the availability, suitability, pricing or condition of these offers or reward products offered through third-party merchant(s). Third-party merchant terms and conditions may apply.

ORBITS PURCHASE

- Customers will be able to purchase BAFL Orbits through Bank's internet banking and mobile app using their account(s) and/or credit cards(only applicable for Conventional customers),
- Orbits purchase limits will apply as per transaction limits defined on Bank's internet banking and mobile app and governed by the respective terms and conditions.

ORBITS TRANSFER

- Customers will be able to transfer Orbits to other Alfalah Orbit Reward customers through internet banking and mobile app as per limits defined on Bank's internet banking and mobile app.
- Bank may at any time levy a fee for such transfers at its sole discretion. Customers will be notified if and when any fees for such transfers are introduced.

REWARDS CERTIFICATE

- Upon receiving a redemption request for Rewards, Bank may send the Customer a Rewards Certificate within 4-6 weeks of the request. The reward requested will either be sent along with the Rewards Certificate or further instructions for redemption will be detailed on it.
- Neither Bank nor the Business Partner is responsible for lost, stolen or mutilated Reward Certificates.
- Once a Rewards Certificate has been issued, Orbits will not be added/ reversed back to Customer's Orbits Account.
- Validity date of the certificate issued will clearly be indicated on it.
- Orbits for any unredeemed Rewards Certificate will not be added back/ reversed under any circumstances.
- Rewards Certificates must be surrendered upon redemption and no photocopies will be honored.
- In the event that the Reward Certificate takes the form of a shopping/ dining voucher and the Customer wishes to purchase goods or services in excess of the value noted on the Redemption Certificate, the Customer 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.

ORBITS EXPIRY

- Orbits accumulated will expire after 36 months and are non-recoverable.
- The expiry period may be changed and without any prior notice at the discretion of the bank.

OTHER IMPORTANT TERMS

- In the event of death of any Customer, Bank shall immediately cancel the accumulated Orbits.
- All hotel and travel rewards are subject to availability, specific terms and conditions and may have restrictions, blackout dates and exclusions, unless specified by Bank
- Bank 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.
- Issuance of travel Reward Certificate does not constitute a reservation. The Rewards Certificate holder is responsible for making all reservations and to notify the Business Partner of the reward(s) they are going to redeem.
- Fraud or abuse relating to accrual of Orbits in Alfalah Orbit Rewards Program or conversion of Orbits, may result in forfeiture of accrued Orbits as well as cancellation of the customers program, and any Bank's product and any decision by Bank in this respect shall be final.
- All questions or disputes regarding eligibility for the Alfalah Orbit Rewards Program or the eligibility of Orbits for accrual or conversion of Orbits will be resolved by Bank at its sole discretion and any decision by Bank in this respect shall be final.
- Bank's failure to enforce a particular Term and Condition does not constitute as a waiver of that Term and Condition by Bank.
- Bank will bear no responsibility for resolving any dispute concerning goods or services received as a Reward under the Program.
- Certain Terms and Conditions pertaining to a specific Reward will be indicated on its Rewards Certificate.
- Bank shall not be liable for any loss or damage incurred or suffered by the Customer by reason of a Business Partner refusing to allow a transaction or accepting the Credit Card or Debit Card at a POS machine.

• Bank shall not in any way be held responsible for the quality and fitness of or the purpose, merchantability of the rewards delivered to the Customer

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- No request will be entertained for not receiving the reward item after 04 months from the date when the reward item was booked.
- If item returned by the courier and Customer is out of country or unavailable for an indefinite period of time, his order will be cancelled and Orbits against the same will be added back.
- Bank reserves the right to disqualify any Customer from further participation, if in its judgment, the Customer has in any way violated these Terms and Conditions, or has violated the terms and conditions of any of its eligible products
- Upon disqualification all Orbits accrued shall immediately be forfeited.
- Bank shall not be liable if it is unable to perform its obligations under these terms and conditions for any reason whatsoever beyond Bank's reasonable control.
- 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.
- The event of the occurrence of a Force Majeure event that directly
 affects the ability of Bank hereto to perform its obligations
 hereunder or affects the Business Partner, Bank 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 Bank.
- In the event of breach by the Customer of any of the terms and conditions herein, the Customer shall be liable for any costs/losses/expenses arising from such breach and shall hold Bank harmless and indemnify Bank in full and immediately upon such breach. This in no way curtails the rights to any other lawful remedy that Bank may have under the laws governing these terms and conditions. Breach of any Terms and Condition shall also give Bank the

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right to terminate the transactions contemplated herein and Bank may at its sole discretion take any other action under the policies and procedures of Bank. The Customer shall also hold the Bank harmless and indemnify Bank for any expenses/damages accruing to them due to any error or breach caused by the act/omission of the Customer with respect to any transactions related hereto or contemplated herein.

- Bank is not responsible for any disputes involving Alfalah Orbit Rewards Program or any other aspect of the loyalty program between joint signatories or multiple persons holding the relevant Alfalah Orbit Relationship. Any personal liability arising out of the delivery or use of Alfalah Orbit is solely the responsibility of the Orbits Account/Product holder and/or any other holders of the relevant Alfalah Orbits Relationship.
- These Terms & Conditions shall be construed and enforced in accordance with, and the rights of the parties hereto will be governed by, the laws of the Islamic Republic of Pakistan. Any and all disputes arising under these Terms & Conditions, whether as to interpretation, performance or otherwise, will be subject to the exclusive jurisdiction of the courts of Pakistan and each of the parties hereto hereby irrevocably agree to the exclusive jurisdiction of such courts.
- The Bank shall have absolute discretion to amend or supplement or delete any of these Terms & Conditions at any time and will endeavor to give prior notice of thirty days for such changes, although such notice is not required for implementation of any changes. Such changes in the Terms & Conditions shall be communicated to the Customer through Bank's website or through email sent to Customer at the Customer's registered email address. By continuing to use any existing or new products and services of the Bank, the Customer shall be deemed to have accepted the change(s) to the Terms & Conditions.

