

## 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

## SINGER Refrigerator

### Product Specifications:

- Direct cool
- German technology SECOP compressor
- Super efficient 3 side cooling
- Large fridge/freezer
- CFC free
- Strong wire shelf (Plastic covers) crisper cover
- 2 egg pockets
- Available colors: Satin Gold, Oxford Grey & Diamond Black



Product Details	0 % Markup			Months				
	3 Months	6 Months	12 Months	18	24	30	36	
SR-3400 EL	42,800	14,267	7,133	3,567	3,127	2,532	2,176	1,938
SR-3700 EL	44,500	14,833	7,417	3,708	3,251	2,638	2,262	2,015
SR-4000 EL	45,800	15,267	7,633	3,817	3,346	2,710	2,328	2,074

## SINGER Refrigerator

### Product Specifications:

- Unbreakable curved glass door
- Removable and washable Anti-fungal gasket
- Heavy duty German compressor
- Large size freezer
- Heavy duty door hinges
- Strong wire shelves
- Thicker insulation



Product Details	0 % Markup			Months				
	3 Months	6 Months	12 Months	18	24	30	36	
SR-2600 RD	42,900	14,300	7,150	3,575	3,134	2,538	2,181	1,942
SR-3400 RD	48,500	16,167	8,083	4,042	3,543	2,870	2,465	2,196
SR-3700 RD	51,700	17,233	8,617	4,308	3,777	3,059	2,628	2,341
SR-4000 RD	53,800	17,933	8,967	4,483	3,930	3,183	2,735	2,436

## SINGER Water Heater

### Product Specifications:

#### SINGER Water Heater Deluxe

- Available in 35 and 30 gallon capacity
- Imported Robertshaw USA thermostat with dual safety ECO (Energy Cut Off) System
- Imported thick glass wool that keeps water hot for the longer period and saves gas consumption
- Golden green colour (hammer finished paint) prevent from rusting
- Approved by PSQCA and Sui Southern Gas Company
- 100 P.S.I. hydraulic pressure tested for maximum security



#### SINGER Water Heater Tesla IST

- Available in 35 and 30 gallon capacity
- Imported thermostat with dual safety
- Imported thick glass wool that keeps water hot for the longer period and saves gas consumption
- Metallic green colour (hammer finished paint) prevent from rusting
- Approved by PSQCA and Sui Southern Gas Company
- 100 P.S.I. hydraulic pressure tested for maximum security



Product Details	Price	0 % Markup			Months			
		3 Months	6 Months	12 Months	18	24	30	36
Water Heater SG 30 DLX	23,900	7,967	3,983	1,992	1,746	1,414	1,215	1,082
Water Heater SG 35 DLX	26,050	8,683	4,342	2,171	1,903	1,541	1,324	1,179
Water heater SG 30-Tesla	16,950	5,650	2,825	1,413	1,238	1,003	862	767
Water Heater SG 35-Tesla	18,500	6,167	3,083	1,542	1,352	1,095	940	838

### Product Specifications:

## SINGER Cooking Range

#### SG-312 (5 Top burners) | SG-307 (3 Top burners)

- 34" size (gross weight: 56Kg)
- Heat resistant/tempered glass oven
- Automatic electric ignition system (only available in SG-312 model)
- Imported glass wool
- Easy replacement parts
- Large capacity oven box with rotisserie motor and rod for grilling and baking
- Hot box with glass door for keeping cooket food hot (SG-312)
- Imported two step hinge
- Colour: Black
- Dimensions: (LxWxH) 820x550x880mm
- Approved by PSQCA and Sui Southern Gas Company



Product Details	Price	0 % Markup			Months			
		3 Months	6 Months	12 Months	18	24	30	36
Cooking Range SG-312	23,950	7,983	3,992	1,996	1,750	1,417	1,217	1,084
Cooking Range SG-307	21,900	7,300	3,650	1,825	1,600	1,296	1,113	992

## SBS Instalment Plans at 0% Markup\* Alfalah Credit Cards



