

## 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 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

**Karachi**  
4th Floor Amma Tower,  
M.A Jinnah Road,  
Saddar Karachi.  
021-327050924.

**Lahore**  
Building No,3, 1st Floor, Opp  
National Bank Park, Kalma Chowk  
Gulberg III, Lahore.  
042-35774412-3.

**Islamabad**  
Plot No 13-E, Manzoor Plaza,  
Mezzanine Floor, Fazal-e-Haq Road,  
Blue Area, Islamabad.  
051-2805578-9.

111 225 111  
bankalfalah.com

## Xperia XA1 Ultra

### Product Specifications:

- 23MP Hybrid Autofocus
- 16MP Smart Selfie Flash
- 6 inches full HD 1080p display
- Octa-core 64 bit
- 4GB RAM
- 32GB eMMC internal memory
- Micro SDXC (upto 256GB)
- 2700 mAh battery
- Back cover and Screen protector
- Colours: Gold, Rainbow White, Black



Product Details	Price	0% Markup			Months			
		3 Months	6 Months	12 Months	18	24	30	36
Xperia XA1 Ultra	40,500	13,500	6,750	3,375	2,959	2,396	2,059	1,834

## Xperia XA1 Plus

### Product Specifications:

- 23MP Hybrid Autofocus
- 8MP Front camera
- 5.5 inches full HD 1080p display
- Fingerprint Sensor
- Octa-core 64 bit
- 4GB RAM
- 32GB internal memory
- Micro SDXC (upto 256GB)
- 3430 mAh battery
- Back cover and Screen protector
- Colours: Blue, Black, Gold, Pink



Product Details	Price	0% Markup			Months			
		3 Months	6 Months	12 Months	18	24	30	36
Xperia XA1 Plus	37,400	12,467	6,233	3,117	2,732	2,213	1,901	1,693

## Xperia XA1

### Product Specifications:

- 23MP Rear camera
- 8MP Front facing camera
- 5 inches HD 720p display
- Octa-core 64 bit
- 3GB RAM
- 32GB eMMC
- Micro SDXC (upto 256GB)
- 2300 mAh battery
- Back cover and Screen protector
- Colours: Silver, Black



Product Details	Price	0% Markup			Months			
		3 Months	6 Months	12 Months	18	24	30	36
Xperia XA1	28,300	9,433	4,717	2,358	2,067	1,674	1,439	1,281

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



XPERIA **inovi**  
GET MORE

  
**Bank Alfalah**  
The Way Forward

