



Get yourself Rays Home Appliances products and pay when it is convenient for you!

### 3 Simple Steps to avail Alfalah Step-By-Step (SBS) Instalment Plans:

With Alfalah Step-By-Step (SBS) Instalment Plans you can get the products you have always wanted in easy equal monthly instalments with flexible tenures that suit your lifestyle perfectly in 3 simple steps:

1. Call Alfalah Contact Centre at 111 225 111 to place your order 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, 6, 9, and 12, months instalment plan and enjoy 0% markup or choose from a range of flexible tenures of up to 36 months.
3. Receive your selected product at your doorstep free of charge.

## WASHING MACHINE & DRYER

### Features

- Anti-Shock
- Water Filter
- Powerful Gear Motor
- Turbo Jet Water Fall
- Double Water Inlets
- Plastic Bag Filter
- Double Wall Body
- Shock Proof Plastic Body
- Noiseless Design



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
RSM-2052 SPIN DRYER	11,500	3,833	1,917	1,278	958	846	686	526
RWM-1000 Twin Tub Washing Machine 9.5 Kg	21,500	7,167	3,583	2,389	1,792	1,581	1,283	984
RWM-2055 Washer Only 9Kg	12,500	4,167	2,083	1,389	1,042	919	746	572
RWM-2095 Washer Only 12Kg	13,900	4,633	2,317	1,544	1,158	1,022	829	636

## GEYSER ELECTRIC & GAS

### Features

- Thermostat to control water temperature
- Solid body
- Rust free galvanized inner tank
- Gauge size: 12\*15
- Recommended for normal water pressure



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
GWH 16LRD-PB 6 Ltr Instant Gas Geyser Battery Auto Ignition	9,500	3,167	1,583	1,056	792	699	567	435
GWH 18LRD-PB 8 Ltr Instant Gas Geyser Battery Auto Ignition	13,000	4,333	2,167	1,444	1,083	956	776	595
GWH 8L-PB 8 Ltr Instant Gas Geyser Battery Auto Ignition	10,900	3,633	1,817	1,211	908	802	650	499
EWL FE1SL Smart 15 Ltr Electric Water Geyser Plastic Body Italian thermostat	13,200	4,400	2,200	1,467	1,100	971	788	604
EWL 12GL 12 Gallons Electric Water Geyser Plastic Top & Metal Body	16,500	5,500	2,750	1,833	1,375	1,214	984	755
35G (Standard) 35 Gallons Gas Storage Geyser Solid Body Rust Free Tank	23,200	7,733	3,867	2,578	1,933	1,706	1,384	1,062
35G (H-GUAJE) 35 Gallons Gas Storage Geyser Rust Free Tank	29,200	9,733	4,867	3,244	2,433	2,148	1,742	1,337
35G Twin(H-GUAJE) 35 Gallons Electric & Gas Storage Geyser Rust Free Tank	33,900	11,300	5,650	3,767	2,825	2,494	2,023	1,552
55G (H-GUAJE) 55 Gallons Gas Storage Geyser Rust Free Tank	34,500	11,500	5,750	3,833	2,875	2,538	2,058	1,579
55G Twin 55 Gallons Electric & Gas Storage Geyser Rust Free Tank	40,000	13,333	6,667	4,444	3,333	2,942	2,387	1,831

## KITCHEN APPLIANCES

### Features

- Power: 350 / 400 Watts
- 2 in 1 (Blender and Grinder)
- Stainless Steel Blades
- 1500 ml Capacity
- 3 Speed Settings



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
Package 1 RSA-201 Food Processor, RSA-3602 Sandwich Maker, RSA-2003 Dry Iron	11,500	3,833	1,917	1,278	958	846	686	526
Package 2 RSA-1311 Blender & Grinder, RSA-3001 Blender & Grinder, N-7000 Chopper	14,000	4,667	2,333	1,556	1,167	1,030	835	641

## FREE STANDING REFRIGERATOR

### Features

- Capacity 108 Liters
- Semi-Automatic Ice Maker
- Energy Saving
- Turbo Cooling
- Tempered Glass Shelves
- LED Light
- Digital Temperature Control
- Multi Air Flow



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
ARFH-RY3B-2 2 Door Refrigerator WHITE Painted 108ltr	31,500	10,500	5,250	3,500	2,625	2,317	1,879	1,442
ARFH-RY3B-2 2 Door Refrigerator BLACK GLASS 108ltr	35,500	11,833	5,917	3,944	2,958	2,611	2,118	1,625

## BUILT- IN REFRIGERATOR

### Features

- Built-in combi
- Mechanical control
- Reversible door
- Sliding door installation
- No Frost freezer
- Automatic defrost in fridge
- Adjustable safety glass shelves
- Transparent vegetable drawers
- Conservation zone (0-3 °C)
- Freezer
- Inner light
- Antibacterial treatment ( silver ion coating)
- Freezing capacity: 2.5 kg/24h
- Noise level: 38 dBA
- Energy class: A

- Climate class: SN-T
- Total capacity (gross): 270 litres
- Refrigerator net capacity: 193 litres
- Freezer net capacity: 49 litres
- Power supply/Frequency: 230 V/50 Hz



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
MS-800BRF 262L, Integrated Freezer, Direct Cool	117,500	39,167	19,583	13,056	9,792	8,643	7,011	5,379

## FREE STANDING COOKING RANGE

### Features

- Gas cooking range
- Metal top
- Three burners
- Hot case
- Interior light (inside the oven)
- Single rotisserie
- Manual ignition
- Thermostat for oven temperature settings
- Max thermostat temperature (300 degrees)
- Made in Pakistan



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
RC-333SC 3 Gas BURNER 70 cm	16,000	5,333	2,667	1,778	1,333	1,177	955	732
4003 3 Gas BURNER 70 cm HEAVY GRILL	24,500	8,167	4,083	2,722	2,042	1,802	1,462	1,122
555SC 5 Gas BURNER 90 cm	20,000	6,667	3,333	2,222	1,667	1,471	1,193	916
6605 5 Gas BURNER 90 cm HEAVY GRILL	32,500	10,833	5,417	3,611	2,708	2,391	1,939	1,488

## 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

111 225 111  
bankalfalah.com