

**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 card holders 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 Phone Banking.

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

**OnePlus 9**

**Product Specifications:**

SIM & Connectivity Dual Sim 4gLTE & 5G  
Size 6.55 inches  
Memory 12+256GB  
Main Camera 48 + 50 + 2 MP  
Front Camera Selfie Camera (Single):16 MP, f/2.4, (wide), 1/3.06 , 1.0µm  
Sensors In-display Fingerprint Sensor, Accelerometer,Electronic Compass, Gyroscope,Ambient Light Sensor,Proximity Sensor,Sensor Core, Flick-detect Sensor  
Unlock Options In-display Fingerprint & Face Unlock  
Battery Li-Po 4500 mAh, non-removable  
Color Astral Black  
Accessories Fast Charger, Charging Cable, User Manual



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
<b>OnePlus N100 (4/64)</b>	<b>134,999</b>	45,000	22,500	15,000	11,250	9,930	8,055	6,180

**OnePlus N10**

**Product Specifications:**

SIM & Connectivity Dual SIM (Nano-SIM, dual stand-by) (5G)  
Size 6.49 inches  
Memory 128 GB ROM/6 GB RAM  
Main Camera 64+8+2+2 MP  
Front Camera 16 MP  
Sensors Fingerprint (rear-mounted), accelerometer, gyro, proximity, compass  
Unlock Options Rear-mounted Fingerprint & Face Unlock  
Battery 4300mAh  
Colors Midnight Ice  
Accessories Fast Charger, Charging Cable, User Manual



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
<b>OnePlus 9 (12+256GB)</b>	<b>52,999</b>	17,666	8,833	5,889	4,417	3,898	3,162	2,426

**OnePlus Nord CE**

**Product Specifications:**

SIM & Connectivity Dual Sim 4G LTE & 5G  
Size 6.43 inches  
Memory 8+128GB & 12+256 GB (Two variants)  
Main Camera 64+8+2 MP  
Front Camera 16 MP  
Sensors In-display Fingerprint Sensor, Accelerometer,Electronic Compass, Gyroscope,Ambient Light Sensor, Proximity Sensor,Sensor Core  
Unlock Options Fingerprint (under display, optical)  
Battery Li-Po 4500 mAh, non-removable  
Color Charcoal Ink & Blue Void  
Accessories Fast Charger, Charging Cable, User Manual



Product Detail	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
<b>OnePlus Nord CE (12+256GB)</b>	<b>78,999</b>	26,333	13,167	8,778	6,583	5,811	4,714	3,616
<b>OnePlus Nord CE (8+128GB)</b>	<b>64,999</b>	21,666	10,833	7,222	5,417	4,781	3,878	2,976

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



