

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

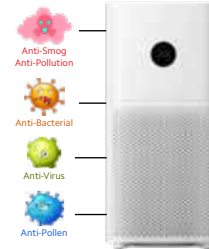
Mi Eco Products - Get yourself a Purifier and Pay when it is convenient for you!

Breathe Clean with Mi

Mi Air Purifier 3C

Product Specifications:

Product Model AC M14 SC
Coverage Efficiency 106m2/h
Formaldehyde CADR 60m3/h
Rated Voltage 100-240V
Rated Power 29W
Smart Control Mi Home/Xiaomi Home app + AI voice
Product Dimensions 240 x 240 x 520 mm
Net Weight Approx. 4.6 kg

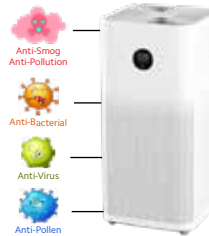


Product Detail	Price	0% Markup						Months
		3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	
Mi Air Purifier 3C	26,499	8,833	4,417	2,944	2,208	1,472	1,104	1,213

Mi Air Purifier 3H

Product Specifications:

Product Model AC M6 SC
Coverage Efficiency 106m2/h
Rated Voltage AC100 240V-
Rated frequency 50/60Hz
Rated Power 38W
Filter Lifetime 6-12 month
Smart Control Mi Home/Xiaomi Home app + AI voice
Product Dimensions 240 x 240 x 520 mm
Net weight Approx. 4.8 Kg

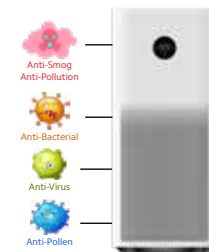


Product Detail	Price	0% Markup						Months
		3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	
Mi Air Purifier 3H	33,499	11,166	5,583	3,722	2,792	1,861	1,396	1,534

Mi Air Purifier Pro H

Product Specifications:

Product model AC M7 SC
Coverage 42-72m2
Formaldehyde CADR 220m3/h
Rated Voltage 100-240V
Rated Frequency 50/60Hz
Rated Power 70W
Net Weight Approx. 9.6Kg
Product Dimension 310x310x738mm



Product Detail	Price	0% Markup						Months
		3 Months	6 Months	9 Months	12 Months	18 Months	24 Months	
Mi Air Purifier Pro H	53,500	17,833	8,917	5,944	4,458	2,972	2,229	2,449

SBS Instalment Plans at 0% Markup* for up to 24 Months
Alfalah Credit Cards



