



## Go on a Shopping Spree!

- Use Bank Alfalah SBS Installment plan to shop at Daraz.pk freely & easily
- Avail 0% Markup for upto 3 Months with processing fee
- We are also offering flexible markup-based plans for up to 36 months

\*Terms & Conditions apply

# Bank Alfalah – Daraz.pk SBS PROMOTION

**Notes:**  
One time processing fee will be applicable on all offered SBS plans

Scan QR Code to Access  
Bank Alfalah WhatsApp  
021 111 225 111 | www.bankalfalah.com

Bank Alfalah Credit Cards

## Bank Alfalah & Daraz.pk SBS Promotion

<b>Website</b>	Daraz.pk (Instalment Products Only) <a href="http://www.daraz.pk">www.daraz.pk</a>		
<b>Start Date</b>	29-Jan-24		
<b>Mark-up Free Tenure (0%)</b>	<b>3 Months only.</b>		
<b>Processing Fee &amp; Mark-up Rates</b>	<b>Tenure</b>	<b>Mark-up %</b>	<b>Processing Fee</b>
	<b>3</b>	<b>0.00%</b>	<b>5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	6	37.14%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	9	38.35%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	12	38.74%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	18	38.65%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	24	38.16%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
	36	36.95%	<b>2.5%</b> or Rs. 1000, whichever is higher, will be charged plus FED
<b>Available installment plans</b>	3,6,9,12,18,24, and 36 months		
<b>SBS Steps</b>	<p><b>Step 1:</b> Visit Daraz.pk and select product of your choice (Minimum transaction value to avail SBS Plan is PKR 3,000/=).</p> <p><b>Step 2:</b> Proceed to checkout, select “installment” as payment method and opt for 3 months installment plan at 0% markup or choose from flexible mark up based plans.</p> <p><b>Step 3:</b> Receive selected product at doorstep. (Standard Delivery TAT as mentioned on Daraz.pk)</p>		
	<b>This offer is not valid for Amex &amp; Corporate Credit cardholders</b>		

## Terms & Conditions:

- EMI plans are applicable only on the “Instalment Category Products”.
- The Bank shall not be liable if merchant is unable to arrange the delivery of products/services within the time due to any issue.
- Bank Alfalah Limited shall not, in any way, be held responsible for any issue regarding refund/claim against canceled orders.
- 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.
- SBS Plan are applicable for Transaction of **Rs 10,000** and above.
- Installment plan will process within **3-5 working days**, started from the Transaction date.
- This promotion is valid for all Bank Alfalah Credit Cards, except Corporate Credit Card.

## What if the order is canceled?

- In case of Cancellation of any order, Daraz.pk will notify the Loyalty Rewards & SBS Unit to cancel the plan.
- **Daraz.pk will reverse the transaction amount directly to customer.** This will be reversed within 12 working days
- Loyalty Rewards & SBS Unit will process the this forwarded cancellation within 3 working days.
- All allied charges, like PCP + FED & mark-up (if applicable) will also be reversed against these canceled
- PCP+FED will be charged to customer against cancellation of order by customer due,
  - Change of mind
  - Delivery time is too long
  - Found cheaper elsewhere
  - Decided for alternative product