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).

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

Product Specifications:

CPU: Octa 2.0
Screen: 6.22 Halo
Resolution: 720*1520
Front Camera: 5 MP
Rear Camera: 13 MP

• Memory: 2GB RAM + 32GB ROM

• Battery: 4030 mAH

Face Access: Yes

Colours

Fusion Black
Ocean Blue
Supset Red

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Product Details		0 % м	arkup			Months		
Products	Price	3 Months	6 Months	9	12	18	24	36
Vivo Y91C	19,999	6,666	3,333	2,582	2,027	1,471	1,193	916

Product Specifications:

CPU: Octa 2.0
Screen: 6.22 Halo
Resolution: 720*1520
Front Camera: 8MP
Rear Camera: 13+2 MP

• Memory: 3GB RAM + 64GB ROM

Battery: 4030 mAH
Fingerprint: Rear
Face Access: Yes

Colours

Starry Black

Ocean Blue

Product Details		0 % м	arkup			Months		
Products	Price	3 Months	6 Months	9	12	18	24	36
Vivo Y91	27,999	9,333	4,667	3,615	2,837	2,059	1,671	1,282

Product Specifications:

CPU: Octa 1.95
Screen: 6.22 Halo
Resolution: 720*1520
Front Camera: 20 MP
Rear Camera: 13+2 MP

• Memory: 4GB RAM + 64 GB ROM

Battery: 4030 mAH
Fingerprint: Rear
Face Access: Yes

Colours

Starry BlackNebula Purple

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Product Details		0 % м	arkup			Months		
Products	Price	3 Months	6 Months	9	12	18	24	36
Vivo Y95	31,999	10,666	5,333	4,131	3,243	2,354	1,909	1,465

Vivo Y91C

Vivo Y91

Vivo Y95



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









Get yourself a Vivo Mobile Phone 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 or 6 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.

Vivo V15

Product Specifications:

CPU: MTK Octa Core 6.53 Inch Screen: Operating System: Android 9.0 Resolution: 1080*2340 Front Camera: 32 MP Rear Camera: 24+8+5 MP

6GM RAM + 64 GB ROM Memory:

4000 mAH Battery:

Colours

Topaz Blue

Glamour Red



Product Details		0 % м	arkup			Months		
Products	Price	3 Months	6 Months	9	12	18	24	36
Vivo V15	45,999	15,333	7,667	5,939	4,661	3,383	2,745	2,106

Vivo V15 Pro

Product Specifications:

CPU: Octa Core 64 Bit 6.39 Inch Super Amoled Screen:

Android 9.0 Operating System: Resolution: 1080*2340 Front Camera: 32 MP

48+8+5 MP Rear Camera: 6GB RAM + 128GB ROM Memory:

3700 mAh Battery: Face Access:

Colours

Tobaz Blue



Product Details		0 % м	arkup			Months		
Products	Price	3 Months	6 Months	9	12	18	24	36
Vivo V15 Pro	59,999	20,000	10,000	7,747	6,080	4,413	3,580	2,747



The Way Forward

Application Form

Please complete this form, attach a copy of your CNIC and drop it in any Alfalah Credit Cards drop box. Allow 21-28 working days for delivery.

Cardholder's Name
Address
Phone No. (Off.)
Phone No. (Res.) Mobile No
Alfalah Credit Card No.
CNIC
Authorised Person's Name(Who may receive product on your behalf)
Authorised Person's CNIC No.
Product Name Quantity Price Total
Note Grand Total

A pre-closure penalty of 5% of the outstanding amount or Rs. 1,000/-(whichever is higher) will be levied in case of SBS cancellation.

<u></u>	
Cardholder's Signature	Date



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