

1. What is Alfalah Orbit Rewards?

Alfalah Orbit Rewards is Bank Alfalah's loyalty program that rewards you on your entire banking relationship with us. As a customer, you can earn points on your credit card, debit card, deposit account, auto, mortgage or personal loan, internet banking or mobile application, bancassurance or an investment policy. You can also earn monthly tier awards as a multiplier on your total points earned based on the number of products you hold with us. Your accumulated Orbits (points) can be redeemed at all BAFL POS terminals, our e-commerce website AlfaMall and bill payments on Alfa app and internet banking.

2. What are Orbits?

Orbits are the points that you earn across various Bank Alfalah products and services.

3. Which customers are eligible for Alfalah Orbit Rewards?

All Bank Alfalah individual customers and/or sole proprietors are eligible for Alfalah Orbit Rewards.

4. How do I enroll for Alfalah Orbit Rewards?

If you are an individual customer and/or a sole proprietor who has an eligible Alfalah Orbit Rewards product, you are automatically enrolled in the program.

5. Are there any charges for being part of Alfalah Orbit Rewards?

No. Alfalah Orbit Rewards is free of charge.

6. What are the eligible products for Alfalah Orbit Rewards?

The list of eligible products are listed below.

7. Do the points on my credit card statement reflect points earned on my credit card only?

The points on your credit card statement reflect points on your total relationship with the bank including points earned on your credit card.

8. What is the worth of 1 Orbit?

1 Orbit is equal to Re 1/-.

9. Is there an expiry date or period for Orbits earned?

Yes, Orbits (points) will expire in 36 months. Orbits earned during January 2017 will expire on 31st January 2020.

10. How can I find out how many Orbits I have earned?

To inquire about your available Orbits, you can log on to Alfa and Internet Banking, view Orbit e-statement or call the contact centre.

11. I have just closed one/some of my products with Bank Alfalah, will I be downgraded to a lower tier?

You will remain in the particular tier for 3 months and earn the tier multiplier during the period giving you a chance to start another relationship to maintain your tier status.

12. I don't receive Orbit e-Statement? How do I enroll for Orbit e-Statement?

Simply sign-up for any e-Statement facility through the contact centre or your branch and you will start receiving Orbit e-Statement.

13. When is Orbit e-Statement sent?

Orbit e-Statement is sent every month on customer's registered email address.

14. I don't receive SMS alerts on redemption? How do I enroll for Orbit redemption alerts?

Simply sign-up for any SMS alert facility on your account or card through the contact centre or your branch and you will start receiving Orbit redemption alerts on real time basis.

15. When are SMS alerts sent for Orbits?

If you are subscribed to the service, you will receive real time Orbit alerts on redemptions.

16. In-case the Orbits earned are not reflecting correctly, what do I do?

In-case of any discrepancy, please contact the call centre and register a Orbit complaint by emailing us at customercomplaint@bankalfalah.com

17. How do I earn Orbits?

You can earn Orbits in the following ways:

18. Origination/Sign-up (Bonus Orbit):

When you get a new product or sign up for a service with the bank

19. On-Going awards – Product Utilization (Orbits):

When you utilize the bank's product or services.

20. Tier Bonus:

The number of products you hold with the bank will allow you to earn a multiplier on your total monthly Orbit earning. To learn more visit: <https://www.bankalfalah.com/personal-banking/orbit/how-to-earn-orbits/>

21. In addition to the Orbits you earn on each product, you can earn a multiplier on the total number of Orbits earned depending on the number of products you hold with the bank. All you need is a current or saving account and a combination of 3, 6 or 9 products to earn a bonus of 25%, 50% or 100% of the total Orbits earned during a month

22. How do I increase or jump tier?

By signing up for eligible products you can jump tier immediately. There is also no restriction in jumping from Alfalah Orbit to Orbit 6 directly on opening the right number of eligible products.

23. How can I find out in which tier do I belong to?

You can logon to Internet Banking, view Orbit e-Statement or by calling the Call Center.

24. I have just closed one/some of my products with Bank Alfalah, will I be downgraded to a lower tier?

You will remain in the existing tier for a period of 3 months and earn the tier multiplier during the period giving you a chance to start another relationship to maintain your tier status. The 3 month period will start from the date of downgrade and will be marked as a review date. Downgrades will be done at the start of every month.

25. Will all types of credits/deposits into my account earn me Orbits? Are there any credit/deposit transactions on which Orbits will not be awarded?

Only customer originated transactions are eligible for award. Orbits are not awarded on the following types of credit/deposit transactions:

1. Reimbursements & refunds
2. Reversal transactions
3. Adjustment credits
4. Profit disbursements
5. Funds transfer between own customer accounts
6. Term deposit liquidations into the accounts

26. Do Supplementary Card members also accumulate Orbits by spending on their Card?

Yes, supplementary card members earn Orbits the same way as basic card members. The Orbits earned by the supplementary card members are added to the basic card member's pool.

27. I have a joint account – will I still earn Orbits on my joint account?

For joint accounts, orbits will only be awarded to Either-or-Survivor accounts.

28. What type of financial transactions on ADC's are eligible for earning Orbits?

If you do 10 or more of the following type of transactions in a month, you will be awarded Orbits on ADC's

29. How do I earn Orbits on Credit Card Spend?

On Credit Cards, you earn 1 Orbit on multiple of PKR 200 Spend. For e.g. Zero Orbits till PKR 199 spend, 1 Orbit from PKR 200 – 399 spend.

30. How do I earn Orbits on Debit Card Spend?

On Debit Cards, you earn 1 Orbit on multiple of PKR 400 Spend. For e.g. Zero Orbits till PKR 399 spend, 1 Orbit from PKR 400 – 799 spend.

31. How can I redeem my Orbits?

You can redeem your Orbits for the following:

1. Bill payments

2. Donations

3. Merchant payments / Online shopping

4. BAFL POS Terminals

5. AlfaMall

You can redeem your Orbits from a vast choice of Lifestyle, Home Comfort, Entertainment, Leather, Sports, Shopping, Travelling, Dining, Kids categories.

32. How do I register myself on the Orbit online rewards portal?

If you have signed up for Bank Alfalah internet banking you can access the online Orbit rewards portal through internet banking. If you wish to access the portal without signing up for internet banking or Alfa mobile application you can follow the simple instructions for registration on the Orbit rewards page at bankalfalah.com

33. Are there any charges for using Orbit rewards website?

If you sign up for the Orbit rewards page without registering for internet banking, there are no charges.

34. Can a Supplementary Card member redeem Orbits?

Orbits earned through the supplementary card can only be redeemed by the basic card holder

35. Can I redeem more than 1 item at a time?

Yes. You can redeem multiple items up to the worth of your Orbits.

36. What is the minimum limit for Orbit Redemption on Mobile Top-ups?

Minimum 500 Orbits can be redeemed on Mobile top-ups.

37. I do not have enough Orbits to complete my bill payment transaction. Can I use my account and/or credit card also to make the payment?

Yes. You can use Orbits in combination with your account and credit card to make a bill payment transaction simply by selecting your primary mode of payment and then adding another payment option on internet banking.

38. Are my Orbits exchangeable for cash?

Orbits accumulated in the reward program cannot be exchanged for cash

39. Can I transfer my points to another customer?

No. Orbit transfer facility has been discontinued

40. Can I make payment of my Credit Card bill through Orbits?

No. Credit card payments cannot be made against Orbits

41. Can I make bill/merchant payments partially, using Orbits and my account/card?

Yes. You can make one single payment by selecting a combination of Orbits, your bank account and/or credit card (for conventional customers only) on internet banking.

42. Can I reverse bank charges by using Orbits?

No. you cannot reverse bank charges through orbits

43. On which transaction types do I get Orbits on Credit Card?

Only POS and E-Commerce Transactions are eligible for Orbits. Bill Payments, AlfaMall Payments through Card are not eligible

44. On which transaction types do I get Orbits on Debit Card?

Only POS Transactions are eligible for Orbits.