**Product Features**

**Product Name and brief description**

‘Ask Alfa’ services will be available within AlfaChat > Alfa App where customers can communicate their queries and grievances as well as share files & documents to update their account credentials and any requests as per BAFL (Bank Alfalah) requirements pertaining to the customer

**Product Feature and Benefits**

* Convenience for Global Customer Reach
* Swift Response without waiting in que’s.
* Customer Service Improvement via new channel
* Query Management for General Queries & Inquiries via Agent based model
* Value Added Services to Cater Modern Customers.
* Instant Update of the Documents

**Product Types**

All Banking Services products under the ambit of BanKAlfalah

**Target Market**

In Pakistan as per Tribune 30 min internet users in Pakistan more than half of them are Mobile Internet users , 80% of the internet users in Pakistan uses App as their daily usage .Modern Era customer are continuously searching new platforms to update their information or get their information instantly with the help of user friendly App especially in Covid times, Therefore the target market consist of all the internet users who are currently using app which is 80% of the total market of internet users in Pakistan.

**FAQs**

Q1) what is the purpose this message? / Why did I received this message on update of information?

ANS: As part of bank’s policy on updating the client information, you have received this message. To better serve the client for future banking relation we request to fill the form accordingly.

Q2) what sort of information does the bank require?

ANS t: Bank Alfalah’s account holders are required to fill the Know Your Customer (KYC) form which has been designed for your ease and upload necessary document.

Q3) I am a salaried person by profession. What documents do you require?

ANS: A salaried person can upload one of the following document:

* Salary slip not older than 3 months
* Valid Job Card
* A Valid contract signed between the employer and employee
* Employee confirmation letter from the employer not older than 3 months

Q4) I am business individual by profession. What documents do you require?

ANS: Please confirm what sort of business do you operate?

* Sole proprietorship
* Partnership Entity
* Director & Shareholder of Private Limited Entity
* Director & Shareholder of Public Limited Entity
* Director & Shareholder of SMC Private Limited Entity
* Self Employed professional (Example; Lawyer/Advocate, Freelancer, Real Estate Agent, etc.)

Q5) I am operating a Sole proprietor business.

ANS: Kindly upload the following documents:

* Sole proprietorship declaration on business letterhead
* Online NTN verification

Q6) I am operating a Partnership Entity.

ANS: Kindly upload the following documents:

* Partnership Deed
* Partnership Registration Document
* Note: In-case Partnership Deed is not registered; the same to be notarized

Q7) I am Director and Shareholder of the Private Limited Entity.

ANS: Kindly upload one of the following documents:

* Latest Form 29 and Form A attested by SECP
* Confirmation of Directorship in the entity signed by Company Secretary
* Note: In case the updated Form 29 and Form A are not updated; the prior one should bear ‘Certified True Copy’ attestation by SECP of the current year.

Q8) I am Director and Shareholder of the Public Limited Entity.

ANS: Kindly upload one of the following documents:

* Updated Form 29 and Form A attested by SECP
* Confirmation of Directorship in the entity signed by Company Secretary
* Note: In case the updated Form 29 and Form A are not updated; the prior one should bear ‘Certified True Copy’ attestation by SECP of the current year.

Q9) I am Self Employed Professional and don’t own any business.

ANS: Please confirm your profession?

Q10) I am Lawyer by profession.

ANS: Kindly upload the following documents:

* Valid Bar Council Card
* Self Employed undertaking on plain paper denoting the source of income

Q11) I am a Real Estate ANS by profession:

ANS: Kindly upload the following documents:

* Self Employed undertaking on plain paper denoting the source of income

Q12) I am a freelancer and provide IT services.

ANS: Kindly upload the following documents:

* Valid contract between both the parties.

Q13) I am a housewife/household and financially supported by my husband/son/sister/daughter/relative.

ANS: Kindly upload the following documents:

* Self-undertaking on plain paper declaring the profession and details of fund provider/supporter
* Fund provider/supporter’s ID Document and source of income document
* Note: In case the housewife is self-dependent on her investments and savings; relevant proof of funds required (Saving certificates, bank statement, CDC statement (investment in stocks), dividend warrants)

Q14) I am a student and financially supported by my father/mother/sibling/relative.

ANS: Kindly upload the following documents:

* Self-undertaking on plain paper declaring the profession and details of fund provider/supporter
* Fund provider/supporter’s ID Document and source of income document
* Valid Student proof
* Note: In case the student is dependent upon scholarship or self-savings; relevant proof of funds required (Scholarship document from competent authority, bank statement)

Q15) I am unemployed and financially supported by my father/mother/spouse/sibling/children/relative.

ANS: Kindly upload the following documents:

* Self-undertaking on plain paper declaring the profession and details of fund provider/supporter
* Fund provider/supporter’s ID Document and source of income document
* Note: In case the unemployed is self-dependent on his/her investments and savings; relevant proof of funds required (Saving certificates, bank statement, CDC statement (investment in stocks), dividend warrants)

Q16) I am a retired person and financially dependent upon pension.

ANS: Kindly upload the following documents:

* Self-undertaking on plain paper declaring the profession and details of income
* Retirement evidence / pension document / end of service letter

Q17) I am a landlord / landlady.

ANS: Kindly upload the following documents:

* Fard endorsed by local Mukhtiyarkar bearing the ownership of land

Valid Rental Agreement(s