Product Features

**Product Features/ Benefits/ Unique Selling Points:**

**International and local Concierge Services:**

Exclusive 24-hour Concierge Service assists your travel or entertainment plans:

* Flight reservations
* Hotel reservations
* Restaurant reservations
* Car rental reservations including airport pick up and drop
* Event ticket purchases
* Planning a trip

To view the list of concierge services available and lists of discounts available on travel, shopping, sports and entertainment and fine wine and food please visit [www.visasignatureconcierge.com](http://www.visasignatureconcierge.com/)

Please contact the VISA Signature Concierge Services helpline for Pakistan at +971 4 361 1234 or 111 225 226.

**Hotels:**

You can now get unmatched beneﬁts at over 900 hotels worldwide:

* Best available rates
* Automatic room upgrades upon arrival
* Complimentary breakfast
* Complimentary room Wi-Fi
* Valet service
* USD 25 food and beverage credit
* VIP guest status
* 3 PM check-out

**Airport Lounges Complimentary Access:**

As an Alfalah Islamic Premier VISA Signature Debit Cardholder, you can enjoy the following beneﬁts:

* Complimentary access to over 650 global lounges through your Lounge Key\* in more than 300 cities. Key destinations include Paris, New York, London, Dubai and Budapest. Guests will be charged US $ 27.00 per guest per visit
* Complimentary access to CIP lounges along with a guest
* Discounted pricing on Meet and Assist Services through YQ, which helps in quick immigration and clearance through customs at over 400 airports worldwide. For further details, please visit [www.cemea.yqnowgroup.com](https://cemea.yqnowgroup.com/) .To avail the discounts, visit https://cemea.yqnowgroup.com/ and click on “Book Now”. Select your travel destination and enter the first 6 digits of your card to book the service at a discounted rate

\*Simply present your Alfalah Islamic Premier VISA Signature Debit Card at a lounge and request for your Lounge Key. The complimentary access is only available on a registered card. You will need to register at [www.loungekey.com/visasignaturemena](https://www.loungekey.com/visasignaturemena) and click on “APP SIGN-UP”. To view the list of available lounges, please visit [www.loungekey.com/visasignaturemena](https://www.loungekey.com/visasignaturemena).

**Global Customer Assistance Offers:**

GCAS exists to provide our Visa Signature cardholders with the world-class customer service that they deserve. Providing essential services when they need it most, GCAS adds genuine value to the Visa Signature card holder when they travel.

* Lost or stolen card reporting
* Emergency card replacement
* Emergency cash disbursement up to US$5,000
* Emergency payment authorization

Banks to register for GCAS services with Visa for more information on what GCAS can offer, call +971 4 361 1234

**Issuance**

* Free Issuance of Islamic Premier Debit Card (no annual, issuance or replacement charges)
* Instant Issuance in lounges (The facility is currently not available)

**Additional Benefits**

* International Golf Clubs -Exclusive discounts on green fee, food and beverage and pro shops internationally. For further details, please visit visamiddleeast.com
* Shapes-Karachi and Lahore 7 free visits to Shapes every month. An additional visit will be charged as per SOC per visit. The facilities include access to the executive gym, ladies and gents’ gym, sauna, pool, jacuzzi, squash, badminton, table tennis courts and kids’ gym.

\*Note: The charges above free visits are subject to change at the discretion of Shapes.

* Spas and resorts Complimentary access and discounted offers at spas and resorts. For the complete list of all our partners, please visit bankalfalah.com and visamiddleeast.com

Instant Issuance in lounges (The facility is currently not available)

Following are statistics of Islamic Premier Debit card as per grid shared by you:

|  |  |
| --- | --- |
| **Description** | **Islamic Premier Debit Card** |
| Issuance/ Annual**/ Replacement**Fee | Free |
| Minimum Balance | Card is issued based on CIF tagging to Islamic Premier.  However, in order to be Islamic Premier customer, following quarterly average balance must be maintained:  -          CASA – PKR 3 Mn or equivalent FCY  TDR – PKR 5 Mn or equivalent FCY |
| Eligible Account Category | PKR Islamic Premier accounts only |
| Orbits | 0.40 on every spend of PKR 50/- at POS |
| Sign up Orbits | 400 |
| ATM Cash Withdrawal | PKR 500,000 |
| CIP Lounge | Yes |
| Alfalah Premier Lounge | Yes |
| International Lounges via Lounge Key | Yes |
| Shapes | 10 free visits (Karachi and Lahore) |

**Eligibility Criteria**

In order to have an Islamic Premier Visa Signature Debit Card, you need to maintain quarterly average balance as per the following thresholds:

* Current and Savings Account: PKR 3 Million in CA, SA or combination of two or
* TDRs: PKR 5 Million

**Documentation Required**

**Islamic Premier Debit Card issuance against New Islamic Premier Accounts**

**Non-Lounges**

* All Islamic Premier Visa Signature Debit Card applications against new Islamic Premier Accounts will be made on the Islamic Premier Debit Card Application (already part of Islamic Premier AOF).
* This will then have to be uploaded on Rosetta along with the Islamic premier AOF
* For full scale lounges, Islamic premier debit cards will be issued through the instant issuance machines deployed on-site as per current process *(instant issuance has been temporarily suspended. Lounges are advised to follow the same process as non-lounge for card processing till further notice).*

**Islamic Premier Debit Card issuance against existing Islamic premier Accounts (**where initially debit card was not issued at the time of account opening**)**

**Non-Lounges**

* All Islamic Premier Visa Signature Debit Card applications against such Islamic premier funded accounts where initially debit card was not issued at the time of account opening will be made on the ‘Debit Card Application/record update form’.
* This will then have to be uploaded on Rosetta for Islamic premier debit card processing
  + Card type should be marked as ‘Islamic Premier Visa Signature Debit Card’
  + For full scale lounges, Islamic premier debit cards will be issued through the instant issuance machines deployed on-site as per current process *(instant issuance has been temporarily suspended. Lounges are advised to follow the same process as non-lounge for card processing till further notice).*

**Islamic Premier Debit Card upgrade**

**Lounges / Non-Lounges**(where client already has an existing debit card against an account meeting Islamic premier thresholds)

* In case an Islamic premier client already has a debit card against an existing account meeting the Islamic premier threshold, ‘debit card application/record update form’ needs to be filled in entirety and signed for card upgrade. This Should only be done for clients tagged “Islamic premier” in T-24.
* The option of card upgrade should be tick marked as ‘Yes’ and card type should be tick marked as “Islamic Premier Visa Signature Debit Card” on the debit card application/record update form
* This will then have to be forwarded via BPM to consumer ops (CFG) along with the following supporting documents. Islamic Premier Tagging of the client is will also be visible in BPM at the time of inputting card upgrade request.
  + Islamic Premier Debit Card Application/ Record Update Form
  + coding sheet
  + copy of O/S customer’s CNIC
  + All such applications should be logged in the card issuance , card upgrade menu of BPM with card type selected as “norm” from the drop down menu.
  + Original application will be handled in the same as way as conventional debit card maintenance requests

**Islamic Premier Debit Card Issuance TAT** – 3 working days (error free, complete applications)

**Escalation Matrix for Islamic Premier Debit Card Processing and Delivery**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Level | CFG | | Premier / Lounge | Escalation Criteria |
| Card Processing | Card Delivery |
| Level 1 | Qaiser Nisar (0321-4097006 / IP: 4259)  [Rana.qaiser@bankalfalah.com](mailto:Rana.qaiser@bankalfalah.com) | Ali Mahmood (03314414424/IP:4279 )  [ali.mahmood@bankalfalah.com](mailto:ali.mahmood@bankalfalah.com) | Branch Manager | Lapse in card issuance i.e. not within 3 days of application submission |
| Level 2 | Sahibullah (IP: 4196)  [sahibullah@bankalfalah.com](mailto:sahibullah@bankalfalah.com) | | Islamic Premier Head Office  [ipho@bankalfalah.com](mailto:ipho@bankalfalah.com) | Lapse of 01 day in card issuance |
| Level 3 | Ahsan Naveed (IP: 4363)  [ahsann@bankalfalah.com](mailto:ahsann@bankalfalah.com) | | Lapse of 02 days or more in card issuance |

**Note 1**: For card delivery details, CTS should be used to avoid unnecessary email traffic.

**Note 2**: Please obtain prior approval from the Islamic Premier proposition team for processing of premier debit card applications against non-funded accounts.

**Transactional Information**

Transaction Limit:

Purchase or POS Machine- PKR 600,000  
ATM Withdrawal- PKR 500,000  
Funds Transfer- PKR 250,000

**Currently, Islamic Premier Services are available in limited cities only.**