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

**Issuance:**

* Free Issuance (no annual fee)
* Instant issuance through lounges (On hold due to IRIS Migration)
* For sub lounge & non lounges, TAT is 3/4 working days.

**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

To avail preferred rates available on hotel bookings please visit https://www.visaluxuryhotels.com and browse through the list of hotels in your selected destination. To view the current deals on hotel booking available on your Visa Signature card, please visit [www.usa.visa.com/pay-with-visa/cards/signature/signature-offer-finder.html](https://usa.visa.com/pay-with-visa/cards/signature/signature-offer-finder.html).

**Airport Lounges Complimentary Access:**

As an Alfalah 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
* 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 [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

\*In order to be eligible for unlimited access to global lounges, one international transaction of at least $1.00 in calendar year is required. In case the eligibility criteria is not met, one complimentary visit will be allowed after which cardholder will be charged $27.00 for each visit.

\*\*Simply present your Alfalah 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).

**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. The facilities include access to the executive gym, ladies and gents’ gym, sauna, pool, jacuzzi, squash, badminton, table tennis courts and kids’ gym
* 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

**Eligibility Criteria**

In order to have a Premier Visa Signature Debit Card, you need to maintain six monthly average balance as per the following thresholds:

* **Current Account:** PKR 2 Million, or
* **Current & Savings (Combination):**PKR 3 Million in Savings and PKR 1 Million in Current Account, or
* **Saving Account:**PKR 5 Million

**Transactional Information**

**Transactional Limits:**

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

Documentation Required

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

**Sub-lounges / Non-Lounges**

* All Premier Visa Signature Debit Card applications against new Premier Accounts will be made on the Premier Debit Card Application (last page of the Premier AOF).
* This will then have to be uploaded on Rosetta along with the premier AOF
* For full scale lounges, 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 sub-lounge & non-lounge for card processing till further notice).*

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

**Sub-lounges / Non-Lounges**

* All Premier Visa Signature Debit Card applications against such 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 premier debit card processing - Card type should be marked as ‘other’ and stated as ‘Premier Visa Signature Debit Card’
* For full scale lounges, 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 sub-lounge & non-lounge for card processing till further notice).*

**Premier Debit Card upgrade:**(where client already has an existing debit card against an account meeting premier thresholds)

**Lounges / Sub-Lounges / Non-Lounges**

* In case a premier client already has a debit card against an existing account meeting the 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 “premier” in T-24.
* The option of card upgrade should be tick marked as ‘Yes’ and card type should be tick marked as ‘other’ clearly mentioning “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. Premier Tagging of the client is will also be visible in BPM at the time of inputting card upgrade request.All such applications should be logged in the card issuance a card upgrade menu of BPM with card type selected as “premier signature” from the drop down menu.
  + 1. debit card upgrade IOM
    2. coding sheet
    3. copy of O/S customer’s CNIC
* **Original application will be handled in the same as way as conventional debit card maintenance requests**

**Premier Debit Card Issuance TAT**– 2 working days (in case of no discrepancy)

**Escalation Matrix for 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 | Ali Mahmood (0331- 4414424 / 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 | | Premier Team  pt@bankalfalah.com | Lapse of 01 day in card issuance |
| **Level 3** | Ahsan Naveed (IP: 4363)  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 Premier proposition team for processing of premier debit card applications against non-funded accounts.

**Associated Charges**

All charges will be charged as per the bank’s schedule of charges. Please find below link for your reference.

[https://baflearn.bankalfalah.com/doc/SOBC-Conventional July - December 2024.pdf#page=66](https://baflearn.bankalfalah.com/doc/SOBC-Conventional%20July%20-%20December%202024.pdf#page=66)