**Product Features**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Description** | **Visa** | | | | | **MasterCard** | **Amex** |
| **Classic** | **Ultra Cashback** | **Gold** | **Platinum** | **Premier Platinum** | **Optimus** | **Gold** |
| **Annual Fee** | Basic: 5,000 | Basic: 8,000 | Basic: 10,500 | Basic : 20,000 | Free | Basic: 13,000 | Basic: 12,000 |
| **Joining Fee** | No | No | No | No | No | No | No |
| **Orbits** | 1 on PKR 200 | No | 1 on PKR 200 | | | | No |
| **Accelerated Orbits** | - | - | 2X on FCY | | | 2X on FCY + Ecom | - |
| **Sign-up bonus** | 50 Orbits | - | 100 Orbits | 250 Orbits | 400 Orbits | 100 Orbits + 50% cashback Netflix + 0% BTF first 3 months | 5% cashback first 3 months |
| **Cashback program** | No | 7% Cashback on selected categories PKR 12,000 yearly/  PKR 1000 monthly\* | No | | | | Unlimited Cashback 1% domestic spend 1.5% international spend |
| **Alliances Discount** | Upto 20% | Upto 20% | Upto 20% | Upto 30% | Upto 40% | Upto 30% | Upto 30% |
| **Helpline** | 24/7 helpline | | | Dedicated helpline  (0800 22225) | | 24/7 helpline | Dedicated helpline (111 226 111) |
| **Travel Program** | No | No | No | Jetsetter- 3X (Redemption Value on hotel booking, class upgrade, airline tickets) | | No | No |
| **Concierge services** | No | No | No | Yes | Yes | Yes | Yes |
| **Shapes** | No | No | No | 5 visits/50k spend | 7 free visits | 5 visits/50k spend | No |
| **CIP Lounge** | No | No | No | Free Visit | Free Visit | Free visit | Free Visit |
| **Majestic Lounge** | No | No | No | No | No | No | No |
| **Intl Lounges** | No | No | No | Up to 6 free visits | | Yes | No |
| **Premier Lounge** | No | No | No | Yes | Yes | Yes | Yes |
| **Supplementary** | Upto 6 supplementary cards per basic card can be issued on all cards through a paperless process | | | | | | |
| **Installment Programs** | A host of installment programs for Consumer Durables (Cellphones, Generators, Appliances etc), the outstanding retail balance, pay orders against outstanding amount, balance transfer facility from other banks’ credit cards along with cash advance from ATMs – Competitive rates available starting from 0% interest\* | | | | | | |

**Sectors restricted for Credit Card Acquisitions**

Sectors restricted for lending previously have been removed except 3 sectors mentioned below and will be approved by Head – CIU:

* Hospitality industry (Hotels / Restaurants)
* Entertainment (Cinemas / Parks – TV Channels excluded)
* Travel / Airlines

**Important Terms & Conditions for CIP Lounges**

CIP Lounge is only applicable on international travel  
Only CIP Lounge of Karachi, Lahore and Islamabad are included in the offer  
One guest is allowed on Premier Platinum & Platinum Credit Card  
Customer just needs to present his Bank Alfalah credit card at the lounged to enjoy access to CIP lounge  
PKR 1 transaction will be made to validate the activation of card  
Offer is valid on both basic & supplementary cards

For more information, call our helpline at 021-111-225-111 or visit www.bankalfalah.com.

**WHAT IS JET SETTER?**

Jetsetter is a **Travel Rewards Redemption Program**, through which all customers having Platinum Credit Card and Premier Platinum Credit Card customers and for all those customers whom are as tagged Orbit 9 can redeem Orbits against below travel services where Premier Customers **(Non-Credit Card)** can avail Jet Setter only as per below criteria:

* Airline ticket booking (Round the world)
* Class upgrade (from Economy to Business)
* Hotel booking (Only for International Countries)

**For Orbit 9 Premier Customers (Non-Credit Card):**

Orbit 9 Premier Customers can now also avail Jet Setter facility by meeting below mentioned criteria.

* Minimum benchmark for Jetsetter Orbit redemption is 5,000 Orbits in order Book Ticket, Class Upgrade or Book a Hotel for Jet Setter.
* Customer be required to maintain a balance of PKR 1 Million (Rs.1, 000,000) at the time of Jet Setter point’s redemption.

**HOW IT WORKS:**

As an Alfalah VISA Platinum Credit Card customer you are automatically enrolled for the Jetsetter program.  On every spend of PKR 200 you will earn 1 Jetsetter Orbit on Local transactions and 2 Jetsetter Orbits on International transactions on your Alfalah VISA Platinum Credit Card.

1 Jetsetter Orbit for Redemption = **PKR 3**

1 Jetsetter Orbit for Purchase = **PKR 3**

1 Jetsetter Orbit if adjust against Taxes = **PKR 3**

**Note: All Jet Setter Redemption, Purchase and Adjusting against Taxes will be PKR. 3/-**

**OTHER BENEFITS/SERVICES:**

**Jet Setter Priority Pass:**

It’s a part of Jetsetter program, you will get a free priority pass to over 1000 airport lounges across the globe with 6 free visits. Cardholders with international spend of up to PKR 1 million or a total spend of PKR 2.5 million in  12 months qualify for a priority pass. The free visits expire within a year of receiving the Priority pass.

**Complimentary Visa Assistance:**

As a jetsetter, getting a Visa is easier than ever. Now get complete information on procedures and documentation from our travel desk for any Visa around the world. Below E Form would be initiated for the request.

**Concierge Service:**

Through concierge service customer can order anything without leaving the comfort of your home. Be it gifts and flowers for your loved ones and your order will be delivered to at your doorstep.

**Product Categories:**

There are **12**types of Product Categories that are available under which Products can be booked:

1. Flowers
2. Dry Fruits & Fruits
3. Cakes
4. Chocolates
5. Perfumes
6. Desserts
7. Mathai and Halwa
8. Gift Card and Certificates
9. Greeting Cards and Posters
10. Islamic Gifts
11. Corporate Gifting
12. Leather Goods

**Product Types**

There are 7 Credit Card variants and the same are as follows.

1. Bank Alfalah Visa Premier Platinum Credit Card
2. Bank Alfalah Visa Platinum Credit Card
3. Bank Alfalah American Express® Gold Credit Card
4. Bank Alfalah Visa Gold Credit Card
5. Bank Alfalah Visa Ultra Cashback Card
6. Bank Alfalah Visa Classic Credit Card
7. Bank Alfalah Master Optimus Credit Card

**Target Market**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Card   Variant** | **Premier   Platinum** | **Platinum   & Amex** | **Titanium** | **Gold** | **Classic   & Ultra** |
| **Target   Market** | * Upper Class * Wealthy Achievers * Frequent Travelers * Top Executives | * Affluent Class * Privileged Segment * Senior Executives * Frequent Travelers | * Elite Middle Class * Aspiring Affluent * Middle Management | * Hard Core Middle Class * Comfortably Off * Middle Management * Occasional Travelers | * Fledging Middle Class * Utilitarian * Fresh Starters * Expense Managers |

**Eligibility Criteria**

**Income Criteria**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **LTM** | | **STM** | | **Govt / AMF / LEA** | | **SEB / SEP** |
| **Type** | **ETB/RH** | **NRH** | **ETB/RH** | **NRH** | **ETB/RH** | **NRH** | **All** |
| **Perm** | 50,000 | | 50,000 | | 50,000 | | 75,000 |
| **Contractual** | 50,000 | |
| **Payroll** | 50,000 | | | | | | |

* **LTM:** Large Target Market (Approved A&B GOP/Payroll & STS/Armed Forces/Salaried
* **STM:** Small Target Market (Approved C&G/ Unapproved/ Self-employed businessmen & self-employed professionals.
* **RH:** Rich Hit (customer with 12+ month history in bureau)
* **NRH:** Non-Rich Hit

**Multiples**

|  |  |  |
| --- | --- | --- |
| **Income** | **LTM** | |
| **RH** | **NRH** |
| <50K | 3.0 | 2.0 |
| 50K-100K | 3.5 | 2.5 |
| >100K | 4.0 | 3.0 |
| **Income** | **STM** | |
| **RH** | **NRH** |
| <100K | 2.0 | 1.0 |
| 100K-200K | 2.5 | 1.5 |
| >200K | 3.0 | 2.0 |
| **Income** | **SEB** | |
| **RH** | **NRH** |
| All Income Segments | 1.5 | 1.0 |

**Debt Burden:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Income** | **SAL** | | **SEB** |
| **RH** | **NRH** |  |
| **All income segments** | 40% | | |

\*Allowed DBR for all segments irrespective of income has been restricted to 40%

**Employment Tenure Criteria**

|  |  |  |
| --- | --- | --- |
| **Segment** | **Permanent/1st Party contractual** | **Outsourced 3rd Party Contractual** |
| **LTM** | 1 month | 3 months |
| **STM** | 3 months | 6 months |
| **Staff** | Currently employed |  |
| **SEB/SEP** | 12 months | |
| **Others** | 6 months stream of income | |

**Relationship Based Segments**

|  |  |
| --- | --- |
| **Customer Segments** | |
| **LTM** | Category A, B, Government Employees, Armed Forces |
| **STM** | Category C,G and Unapproved companies |
| **Self employed** | Self-employed businessmen and professionals |
| **Relationship Segments** | |
| **Payroll (BAW)** | Individuals mandated by their respective companies to maintain salary accounts with Bank Alfalah |
| **Asset Relationship Customers** | Salaried/self-employed having active asset relationship with acceptable repayment history of at least 6 months |
| **Bank Alfalah Employees** | Permanent, contractual & outsourced employees of BAL. |
| **Liability Cross Sell Customer** | Salaried / self-employed having at least 6 months of relationship maintaining account transactional activity (at least 3 transactions every month) |

**Minimum & Maximum Age**

|  |  |  |
| --- | --- | --- |
| **Card Applicant** | **Max Age** | **Min Age** |
| **Primary** | Salaried 60 years  Self-employed 70 years | 21 |
| **Supply** | No Age limit | 13 |

\*\*Min deposit criteria to be mentioned with asterisk for premier platinum card

**Current Account: Average quarterly balance of PKR 3 million or above; or, -**

**Savings Account: Average quarterly balance of PKR 7 million or above; or, -**

**Current and Bancasurrance (Combination): PKR 2 Million Current Account and PKR 1 Million Bancassurance or,**

**Assets Under Management (AUM): PKR 10 Million AUM\* including at least PKR 2 Million in Current Account**

**Documentation Required**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Card Variant** | **Platinum** | **Amex** | **Titanium** | **Gold** | **Ultra** | **Classic** |
| **For   Salaried Applicants** | Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  In case of companies not on panel,   bank account statement required which reflects 3 months’ salary credit  Note: If the bank statements are   photocopied they should contain the following  Bank stamp  Signature of the Authorized   Signatory | Application Form  Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  Additional documents may be   required on a case-to-case basis | Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  In case of companies not on panel,   bank account statement required which reflects 3 months’ salary credit  Note: If the bank statements are   photocopied they should contain the following  Bank stamp  Signature of the Authorized   Signatory | Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  In case of companies not on panel,   bank account statement required which reflects 3 months’ salary credit  Note: If the bank statements are   photocopied they should contain the following  Bank stamp  Signature of the Authorized   Signatory | Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  In case of companies not on panel,   bank account statement required which reflects 3 months’ salary credit  Note: If the bank statements are   photocopied they should contain the following  Bank stamp  Signature of the Authorized   Signatory | Copy of Computerized National   Identity Card (CNIC)  Current salary slip/salary letter   with breakup  In case of companies not on panel,   bank account statement required which reflects 3 months’ salary credit  Note: If the bank statements are   photocopied they should contain the following  Bank stamp  Signature of the Authorized   Signatory |
| **For   Self Employed Applicants** | Copy of Computerized National   Identity Card (CNIC)  Computerized personal bank   statement (on original bank letterhead) for last six months | Application Form  Copy of Computerized National   Identity Card (CNIC)  Personal bank statement (on   original bank letterhead) for last six months  For Self-employed Businessmen: Tax   returns, NTN, Bank certificate or any other proof of business  For Self- Employed Professional:   Copy of professional degree and relevant supporting documents  Additional documents may be   required on a case-to-case basis | Copy of Computerized National   Identity Card (CNIC)  Computerized personal bank   statement (on original bank letterhead) for last six months | Copy of Computerized National   Identity Card (CNIC)  Computerized personal bank   statement (on original bank letterhead) for last six months | Copy of Computerized National   Identity Card (CNIC)  Computerized personal bank   statement (on original bank letterhead) for last six months | Copy of Computerized National   Identity Card (CNIC)  Computerized personal bank   statement (on original bank letterhead) for last six months |
| **For   Supplementary Card Applicants** | Copy   of Computerized National Identity Card (CNIC)  **\*Additional   documents may be required on a case to case basis** | Supplementary Application Form  Copy of Computerized National   Identity Card (CNIC) | Copy   of Computerized National Identity Card (CNIC)  **\*Additional   documents may be required on a case to case basis** | Copy   of Computerized National Identity Card (CNIC)  **\*Additional   documents may be required on a case to case basis** | Copy   of Computerized National Identity Card (CNIC)  **\*Additional documents may be required   on a case to case basis** | Copy   of Computerized National Identity Card (CNIC)  **\*Additional documents may be required   on a case to case basis** |
| **Additional   Requirements** | Partnership deed and personal   account statements of partners/company accounts statements (if any) for last   six months  Bank letter/certificate confirming   proprietorship/partnership (in case of proprietorship/partnership)  Latest Form A or Form 29 or   Memorandum/Articles of Association (in case of private limited company  Personal account   balances/statements (in case of private limited company)  Recognized professional   degree/membership certificate to professional associations (in case of   professionals | - | Partnership deed and personal   account statements of partners/company accounts statements (if any) for last   six months  Bank letter/certificate confirming   proprietorship/partnership (in case of proprietorship/partnership) Latest   Form A or Form 29 or Memorandum/Articles of Association (in case of private   limited company  Personal account   balances/statements (in case of private limited company)  Recognized   professional degree/membership certificate to professional associations (in   case of professionals | Partnership deed and personal   account statements of partners/company accounts statements (if any) for last   six months  Bank letter/certificate confirming   proprietorship/partnership (in case of proprietorship/partnership)  Latest Form A or Form 29 or   Memorandum/Articles of Association (in case of private limited company  Personal account balances/statements   (in case of private limited company)  Recognized professional   degree/membership certificate to professional associations (in case of   professionals | Partnership deed and personal   account statements of partners/company accounts statements (if any) for last   six months  Bank letter/certificate confirming   proprietorship/partnership (in case of proprietorship/partnership)  Latest Form A or Form 29 or   Memorandum/Articles of Association (in case of private limited company  Personal account   balances/statements (in case of private limited company)  Recognized professional   degree/membership certificate to professional associations (in case of   professionals | Partnership deed and personal   account statements of partners/company accounts statements (if any) for last   six months  Bank letter/certificate confirming   proprietorship/partnership (in case of proprietorship/partnership)  Latest Form A or Form 29 or   Memorandum/Articles of Association (in case of private limited company  Personal account   balances/statements (in case of private limited company)  Recognized professional   degree/membership certificate to professional associations (in case of   professionals |

**Transactional Information**

**Limit Bracket:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Transactional Information** | **Premier Platinum** | **Platinum** | **Amex** | **Mastercard Optimus** | **Gold** | **Ultra** | **Classic** |
| Minimum Limit | 300,000 | 300,000 | 150,000 | 125,000 | 75,000 | 25,000 | 25,000 |
| Maximum Limit | 7,000,000 | 7,000,000 | 7,000,000 | 1,000,000 | 650,000 | 499,000 | 180,000 |

**Related TATs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Platinum** | **Gold** | **Classic** | **Ultra** | **Titanium** |
| No. of Days | 17 Working Days | | | | |

**FAQs**

**How much is my credit limit?**Your credit limit is the maximum amount of credit approved in writing by Alfalah. It is the amount that can be accessed through your Credit Card Account. It also appears on your monthly statement.

**How is my credit limit assigned?**The credit limit assigned to you is based on your income, net worth, and credit worthiness determined from the information provided by you to us.

**What Is the minimum amount I have to pay?**{Principal Balance \* 1% + Over Limit Amount (if any) + SBS Instalment (If any) + Total Billed Markup + Total Billed Charges} or PKR 500, whichever is higher. If you make a minimum payment, interest will be charged on the remaining balance after due date, so it will cost more and take longer to clear the balance. Interest free period is also lost if any balance of the previous month’s bill is outstanding.

**How and where do I make my monthly payments?**You can make your monthly payments by:

1.Digital

* Alfa or Internet Banking
* ATM
* 1Bill or IBFT

2.Branch

* Paying cash over the counter at any Bank Alfalah Limited branch.
* Presenting cheque at any Bank Alfalah Limited branch.

3.Drop Box

* Sending a cheque/pay order/draft in the name of Bank Alfalah Credit Cards through the designated 40 Drop Boxes located at Bank Alfalah Limited branches.

4.Auto Debit for Bank Alfalah Limited customers.

**What should I do if I have changed my address?**You can inform us about your new mailing address by either sending a signed written request to Bank Alfalah Credit Cards, or by calling our helpline. Q. What do I do If I encounter a problem with my Card Account? If at any time, Customer can call at 24-Hour helpline at 111-225-111 or write directly to Bank Alfalah Consumer Finance, 23-H, Gulberg II, Lahore.

**What should I do if my Card is lost/stolen?**If your Card is lost or stolen, please report by calling our helpline.

**What If I have a discrepancy/error in my monthly statement?**If you notice any error or discrepancy in your monthly statement, report the matter to our helpline and confirm it in writing to our Customer Services within 7 days of your statement receiving date. In order to check statement entries and keep track of all your transactions, retain all your sales slips and printed receipts.

**Can I exceed my assigned credit limit?**Yes, in case of medical emergencies or travel purposes you can exceed your assigned credit limit with the prior approval of the Bank. In case, you exceed the limit without the Bank's prior approval, your Card will be subject to Excess Limit Charges as per the Schedule of Bank Charges.

**How many supplementary cards can be issued on a single basic card?**A single basic card holder can request up to 6 supplementary cards.

**Can a customer use his /her card for online shopping?**Yes, Bank Alfalah Credit Cards are by default enabled for e-commerce transaction. However, in case customer has ever de-activated the internet based session, customer should call our helpline to activate the session for specific duration.

**Can Credit Card be used abroad or outside Pakistan?**All Alfalah Credit Cards can be used abroad at any location accepting Visa / MasterCard/ American Express. The card is accepted at over 30 million locations in more than 200 countries.

**Can retail transactions be converted to SBS / Installment Plan?**Yes, Bank Alfalah Card holders can convert any transaction with minimum amount of Rs.3000/- and above to a step by step payment plan. It gives the Card holder the flexibility to convert his/her large payments into small/equal monthly installments (EMI).

**How is the interest charged on the outstanding amount?**If the Cardholder effects payment of any amount less than the Current Balance then outstanding on or before the applicable payment due Date, the Cardholder agrees to pay a service fee as per Schedule of Bank from the transaction date of the current balance then outstanding in the Card Account until the amount paid in full, as detailed in the Statement of Account to which such payment relates. Also, all transactions being made in the meanwhile, till the full outstanding amount is paid, would be subject to the service fee at the same rate.

**Does Bank Alfalah offer Credit Advance Facility?**Yes. The cardholder can utilized credit advance facility up to 50% of the credit card limit.

**What is Alfalah credit cover facility?**With the Alfalah Credit Cover, customer is insured against any unfortunate temporary or permanent disability or death. Alfalah Credit Cover allows payment of the outstanding monthly amount in case of temporary disability and in the unfortunate event of cardholders’ death coverage twice the amount of outstanding provided debt. Credit up Cover facility is available for a minimal fee, charged automatically on the card balance every month as per SOC. Note: Maximum age to attain this facility is 75 years and after that age bank cancelled the Credit Cover Premium (CCP)

**How will I know if my card has a chip?**When you receive your new card you will see a small gold shaped square on the top left hand side of your card

**From which email address Credit Card E-Statement being sent to the customer?**Credit Card E-Statement is being sent from e.statement@bankalalah.com.

**From which number will I receive my transactional SMS Alerts?**Bank Alfalah uses its official short code 8287 for its branch banking and Credit Card customers. You will receive both transactional and promotional messages from 8287.

**What are the maximum number of characters can be embossed on Card?**Maximum 19 character can be embossed including spaces.

**What is the Credit Card cancellation and NOC process TAT?**Below are the TAT’s Credit Card cancellation and NOC Process

* Credit Card cancellation – 3 Working Days
* Duplicate NOC Request –  3 Working Days

**When can customer re apply after for his new Credit Card request if customer request is declined?**Customer can apply after 6 months.

**Can officer confirm cancellation reason to an applicant?**Yes, Phone Banking Officer would communicated reason to the customer.

**What are Contactless payments?**Contactless payments use short-range wireless technology to securely complete payments between a Contactless-enabled card and a Contactless-enabled POS terminal. A Contactless card is a chip card that has a near-field communication (NFC) antenna, which enables close-range payments. When customers tap their Contactless card at a NFC-enabled POS terminal, it is sent for authorisation.

**How does this technology compare to mobile wallets, like Apple Pay?**Contactless payments use the same NFC (Near-Field Communication) technology as mobile wallets, such as Apple Pay and Google Pay.

**What are the benefits of contactless payments?**Contactless payments are easy. Customers simply tap their Contactless card on the POS terminal. They are fast and convenient to use in places where customers need to pay on the go. Further, Contactless payments are secure as for extra security PIN will be asked and helps customers keep better records of their purchases compared to cash.

**Can customers use their Contactless card on a non-Contactless terminal?**Yes. If they don’t see the Contactless symbol, they can still use their Contactless card at an EMV checkout terminal by inserting their card. However, customer needs to enter 4 digit unique PIN code at the time of transaction to successfully authorize the transaction.

**Are Contactless cards safe?**Yes. Contactless Visa cards are safe for a number of reasons:

* Each transaction is accompanied by a one-time code that securely protects your payment information, just like with a chip card.
* Contactless payments are based on international EMV chip security standards and the most advanced and widely adopted cryptographic security.
* Customers can’t pay accidentally. Their card or device must be within 1-2 inches of the Contactless-enabled terminal for the transaction to occur (and they won’t be billed twice, even if they accidentally tap twice).

**How close the card does need to be from the Contactless terminal?**  
The card or device should be held no more than 1-2 inches (about 4 cm) away from the payment device.

**Can I knowingly make a purchase if I am in close proximity to a Contactless-enabled payment terminal?**No. The technology behind tapping to pay requires the merchant to initiate the payment. Next, the Contactless card must be tapped or held within 1-2 inches of the Contactless-enabled terminal in order for a transaction to take place.

**Do I have to sign any slips?**Contactless card is simple and convenient, merchants that accept Contactless do not require you to sign for small purchases (PKR 1,500 or below). However, for your protection, purchases over PKR 1,500 generally require a signature or PIN.

**Bank Alfalah Master Optimus Credit Card (New)**

**Q1. What are the key offers on MasterCard Optimus?**  
A. Following are the key offers on MasterCard Optimus,

* 50% Cashback on Netflix
* 0% BTF Offer – first three month
* 2x Orbits on Foreign Currency
* 2x Orbits on Online Transactions
* Joining Bonus

**Q2. What is the criteria to avail 50% Cashback on Netflix?**  
A. Below is the offer and its criteria,  
• 50% cash back option is available on Netflix subscriptions (ranging PKR. 950 to PKR. 1,500 a month)  
• Offer shall be availed within the first three months of card acquisition  
• The cash back offer is valid for one time only  
• Cashback can be availed by subscribing through basic and supplementary card individually  
• Maximum capping for cashback is PKR. 750  
• In order to qualify for the cashback, customer should be subscribed for three consecutive months  
• Cashback shall be credited manually after the end of three months. Same shall be reflected on customers next statement

**Q3. I have subscribed myself for the Netflix plan after passing of four months. Am I still eligible for the offer?**  
A. No, the offer is valid for initial three months of cards acquisition. A cardholder should remain subscribe for this service for subsequent three months to qualify for the cashback amount.  
  
**Q4. I am a supplementary card holder. Can I subscribe to this service and receive cashback?**  
A. Yes, supplementary card holder can also subscribe to this service in order to be eligible for the cashback offer. However, benefit is passed to basic cardholder only, as cashback amount is credited into basic cardholder statement.  
  
**Q5. I have been charged in USD instead of PKR for the Netflix subscription plan. Do I still qualify for the cashback offer?**  
A. No, this offer is only valid for Netflix Pakistan and transactions billed in PKR.  
  
**Q6. What is the criteria to avail 0% BTF offer?**  
A. 0% Offer on BTF is valid for three months only;  
• 0% BTF can be booked with 3 month installments plans  
• This offer is applicable only on fresh acquisitions and existing Titanium credit cards upgraded to Optimus  
• BTF processing fee is waived off  
• Customer can place the BTF request within 90 days from the card issuance date

**Q7. I have been using Bank Alfalah Optimus Credit Card from last six months. Can I opt for 0% BTF offer?**  
A. No, this offer can only be availed within the first three months of card acquisition. Interest free period on BTF plan is valid for subsequent three months only  
  
**Q8. I am a supplementary cardholder. Can I avail 0% BTF offer?**  
A. No, this offer is only valid for basic card holders.  
  
**Q9. What are the offerings for accelerated Orbits on MasterCard Optimus?**  
A. 2x Orbits can be earned on following transactions conducted by MasterCard Optimus,  
• Foreign Currency Transactions  
• E-commerce (Online) Transactions

|  |  |  |
| --- | --- | --- |
| **Transaction Type** | **Spend** | **Orbits** |
| Local | 200 | 1 |
| International | 200 | 2 |
| E-commerce | 200 | 2 |

**Q10. When will customer eligible for Joining Bonus?**  
A. MasterCard Optimus Credit Card holders are eligible to earn 250 orbits as joining bonus.  
To eligible for Joining Bonus customer shall activate MasterCard Optimus Credit Card and perform a single transaction irrespective of any amount and channel

**Q11. What is the Annual Fees and spend base criteria for reversal?**  
A. Customer shall be charged following annual fees on both basic and supplementary card,

|  |  |  |
| --- | --- | --- |
| **Category** | **Basic** | **Supplementary** |
| Annual Fees | PKR. 8,500 | PKR. 8,500 |
| Spend Criteria | PKR. 40,000 spend in two months | PKR. 40,000 spend in two months |

**Important Conditions for Spend Base Criteria,**  
1. Customers need to need spend the required threshold in two months from the statement date in which annual fee is levied  
2. Reversal on supplementary card shall require additional spend volume as defined above, however, cumulative spend on either basic or supplementary card can be considered for reversal  
3. Transactions not to be considered for spend base reversals:  
a. All service charges and other fees  
b. Cash Advance  
c. Utility Bill Payments  
d. Balance Transfer

**Jetsetter – Orbit Redemption FAQ’s**

**1. Do we offer this reward program to all credit card customers?**  
• No, Jetsetter is a Travel Rewards Redemption Program which is offered to all customers having Platinum Credit Card and Premier Platinum Credit Card customers and for all those customers whom are tagged as Orbit 9.

**2. How can I enroll in this Reward program?**  
• All platinum and Premier Platinum Credit Card cardholders and Orbit 9 Customers are automatically enrolled in this program.

**3. How will I earn Jetsetter Orbits on my Platinum Card?**  
• Customer will earn Jetsetter Orbits on retail spend transactions which includes both online and  
POS.

**4. What services/products can I avail against my jetsetter orbits?**  
• Platinum cardholder can avail the following services/product against jetsetter orbits  
i. Airline ticket booking (Round the world)  
ii. Class upgrade from (Economy to Business)  
iii. Hotel Booking (Only for International Countries)

**5. Which E Form will be logged in order to forward Jetsetter Orbit Redemption Request**  
• Below E Form will be logged in order to forward Reward Redemption Request  
E-Form Name Concierge Travel Limit

**6. If I don’t have the sufficient Jetsetter orbits, do we have the option to purchase Orbits?**  
• In order to purchase Jetsetter orbits you have at least 50% Jetsetter orbits available in your platinum.  
  
**7. Can customer avail orbit purchase option by himself using Internet Banking or Alfa?**  
• No, travel desk agent will make arrangements to adjust the short orbits from the Platinum Credit Card of the customer.

**8. Can I adjust the tax amount against my jetsetter Orbits?**  
• Yes, you can adjust tax amount against Jetsetter orbits but the value of 1 orbit is equal to PKR 3.

**9. How can I purchase the jetsetter Orbits and what is the jetsetter Orbits value in case of Orbit purchase?**  
• You can purchase the Jetsetter orbits at PKR 3 each. The amount of purchased orbits will be charged from your platinum card at the time of ticket issuance.

**10. Can I use my other banking orbits to avail tickets/upgrade class/hotel booking?**  
• No, You can avail tickets/upgrade class/hotel booking services against your platinum card orbits.

**11. What is the value of one Orbit in the Jet Setter reward program?**  
• The value of 1 Orbit under the Jetsetter program is PKR 3.

**12. What is the TAT of pre booking for International Travel and Domestic Travel?**  
• The Pre Booking TAT of 15 Working Days for International Travel and 5 Working Days for Domestic travel should be guided but this would be subject to seat availability.

**13. When the customer will be called once the request has been initiated by the Contact Centre for Travel related requests?**  
• Customer will be called on the same day if he calls before 05:00 pm and next day if called after 05:00pm.

**14. What if customer informing the market price of the ticket and would only like to inquire the amount /orbits against which BAL is offering the ticket?**  
• In this scenario, contact center agent will provide the required information to the customer, according to the value of the orbits BAL is offering in Jet Setter program.

**15. Can customer opt for the orbit purchase option if he/she would like to adjust his taxes amount from the orbits?**  
• Yes, customer can avail the orbit purchase option not only to adjust tax but also to adjust base fare + tax amount if customer fulfill the following requirement:  
• Against 1 orbit PKR 3 will be deducted from customers Platinum Credit Card.  
• 50% of the total orbits required to adjust tax amount & base fare should be available.

**16. Which hotels customer can book through Jet Setter program?**  
• Pakistan customer can book any hotel around the world from 3 star to 5 star except Pakistan.

**17. Is there any other payment option apart from orbits and Credit Card for the customers to pay applicable tax on his/her ticket?**  
• No, there is no other option apart from orbits and credit card.

**18. What are the prices of Hotel and Ticket Class upgrade?**  
• Hotels and ticket class upgrade prices will be quoted by travel desk officer.

**19. Is it necessary that customer should call from the registered number for Jetsetter redemption?**  
• Registered number is not mandatory for Jetsetter redemption request but call back will be arranged on customer’s registered number.

**20. Can Supplementary cardholder redeem Jetsetter orbits?**  
• No

**21. Is there any discount on the Hotel Booking?**  
• Up to 15% discount on the Hotel Booking which is on selected hotels. Complete detail of the discount will be communicated by the Travel Desk officer once the customer will receive the call back.

**22. Are my Jetsetter Orbits exchangeable for cash?**  
• Jetsetter Orbits accumulated in the program have no cash or monetary value and thus no cash can be claimed by the Cardholder from Bank Alfalah Limited against accumulated Jetsetter Orbits.

**23. Will all types of transactions earn me Orbits?**  
• No Jetsetter Orbits will not be given to the Cardholder against cash advance or cash withdrawal, fees and charges, balance transfer, pay order, credit advance and insurance transactions.

**24. Are my jetsetter orbits exchangeable for other rewards?**  
• Redeemed rewards are not exchangeable for other rewards, refundable, replaceable or transferable for cash or credit, under any circumstances.

**25. Can I refund my Jetsetter orbits?**  
• Jetsetter Orbits once purchased cannot be refunded and will have the same expiry period as per policy.

**26. If customer’s account is delinquent. Can he/she request for the Jetsetter redemption?**  
• Jetsetter Orbits will not be redeemed against delinquent accounts that have not paid/settled their outstanding amount for the past 60 days or more. Moreover, all earned Jetsetter Orbits shall expire immediately.

**27. What happened to my Jetsetter if will cancel my Credit Card?**  
• In case the Cardholder voluntarily closes his/her Card, Jetsetter Orbits accrued during the tenure of the Card membership will expire immediately without any notice.  
28. What happened to my Jetsetter if my account (Credit Card) is terminated?  
• If the Basic Cardholder’s Account is terminated at any time for any reason, whether by the Cardholder or by Bank Alfalah Limited, the Cardholder and Supplementary Cardholders shall be disqualified from participating in the program.

**29. What is the validity of the Jetsetter orbits?**  
• Jetsetter Orbits will have an expiry up to 3 years from the time these Jetsetter Orbits are earned subject to non-redemption by the customer within the stipulated expiry period. Bank Alfalah Limited reserves the right to extend or reduce Jetsetter Orbits’ expiry period with intimation to the customer.

**30. What is PNR?**  
• PNR stands for passenger name record. Once the ticket is booked, the concierge desk will send a PNR number to the customer on call or send an e-ticket to the customer’s email address.

**Jetsetter – Concierge Service FAQ’s**

**1. Approximately how many number of Tohfay products we are offering under Concierge Services?**  
• We are offering more than 150 Products under Concierge Services.

**2. In which cities Tohfay Product can be delivered to the customer?**  
• Nationwide

**3. What are the Delivery timings of delivering a Product to customer?**  
• Delivery of items will be between 11AM – 7PM.

**5. Which E form Phone Banking officer needs to login to take customer product delivery request under concierge services?**  
• Below E Form will be logged in order to forward Reward Redemption Request  
E-Form Name Restaurant - Booking / Concierge - Tohfay

**6. What would be the Standard Delivery charges of delivering a Tohfay product to the customer?**  
• Standard Delivery will incur no charges where exact delivery date and time will be communicated by concierge officer.

**7. What TAT of call back officer needs guide for Concierge Services after generation of E Form?**  
**• For BAL staff call back time 30 minutes.**  
• For others, if the E Form generated before 9pm then call back will be made on the same day and if after 09pm then next Working Day.

8. When can a customer cancel his order?  
• Order needs to be cancelled before 24 hours. For cancellation Email could be sent to QA for the Cancellation as per normal process.  
• Order can’t be cancel if customer requests for cancellation on the same delivery day.

**9. What is the process of the cancellation of the order booked against Concierge service?**  
• For the cancellation, customer needs to call at helpline. On receiving cancellation request, agent will be initiating an email to the concierge officer and update the memo on Card Pro.

**10. Where customer can customer view Product Details and Lounges details offered under Concierge Services?**  
• Customer needs to visit BankAlfalah Commercial Website www.bankalfalah.com (link will be provided later) for concierge product details and for Lounges details please visit priority pass website.

**11. What customer would be guided regarding the booking, TAT and delivery of the Products under Concierge Services?**  
• Customer should be guided as per below grid:

|  |  |  |
| --- | --- | --- |
| Booking Type | Cities | |
| Standard Delivery | Lahore/Karachi/Islamabad | All Other Cities (Nationwide) |
| Booking Order Time | Order can be booked anytime | Order can be booked anytime |
| Order Delivery TAT | Order Delivery TAT is 2-3 Days | Order Delivery TAT is 2-3 Days |
| Charges | No Charges | No Charges |
| Urgent Delivery |  |  |
| Booking Order Time | Order must be Placed Before 02PM | Not Applicable |
| Order Delivery TAT | Order will be Delivered in 5-6 Hours | Not Applicable |
| Charges | Rs.1,000\* (Additional to Product Price) | Not Applicable |
| Same Day |  |  |
| Booking Order Time | Order must be Placed Before 11AM | Not Applicable |
| Order Delivery TAT | Order will be Delivered maximum by 07PM | Not Applicable |
| Charges | Rs. 150\* (Additional to Product Price) | Not Applicable |
| Next Day |  |  |
| Booking Order Time | Order can be booked anytime in the current day | Not Applicable |
| Order Delivery TAT | Order will be Delivered next day between 11AM to 07PM | Not Applicable |
| Charges | No Charges | Not Applicable |
| Specific Date |  |  |
| Booking Order Time | Order for a Specific Date | Not Applicable |
| Order Delivery TAT | Order will be Delivered next day between 11AM to 07PM | Not Applicable |
| Charges | Rs.100\* (Additional to Product Price) | Not Applicable |

\*Does not involve FED Charges.

**12. What TAT would be communicated to the customer for the all the other cities except Lahore, Karachi and Islamabad?**  
• Standard TAT of 2 to 3 Working Days would be guided for cities other than Lahore, Karachi and Islamabad.

**13. What is Specific Date Order refers to?**  
• An Order which needs to be delivered on the customer specified date is called a “Specific Date Order”.

**14. Can customer requests for the urgent delivery/specific day delivery on weekend or on any public holiday?**  
• Yes, but for urgent/same day/specific day delivery, charges will apply.

**15. Is there any additional charges on the delivery of the product on any public holiday?**  
• No, there is no additional charges specifically on the delivery request on Public holiday but same day/specific day delivery charges will be charged as per the request of the customer.  
16. Is it necessary that customer should call from the registered number for the Concierge Service?  
• Registered number is not mandatory for concierge services request but call back will be arranged on customer’s registered number.

**17. If customer insists to forward request for the urgent delivery and called after 02:00 pm, then how an agent will handle the scenario?**  
• Agents will not refuse the platinum customer in any scenario e.g. if customer calls after 2 pm from Karachi for urgent delivery then agent should inform that order must be placed before 02 pm but if customer insists then request will be forwarded and details will be updated in E-form notes.

**Jetsetter – Priority Pass FAQ’s**

**1. What is a priority Pass?**  
• It is a Pass in which you can access 1000 airport lounges across the globe and 400 airports round the world.

**2. How customer will get the complementary Priority Pass?**  
• Cardholders with international spend of PKR 1 million or a total spend of PKR 2.5 million (Domestic + International) in 12 months for a priority pass. We will take Priority Pass issuance request on Commitment by logging an IDM on Card Pro if customer agrees to spend this amount. If customer fails to spend the required amount then customer will be charged availed visits as per the list Airport Lounge Rates (Click Here).

**3. Is this includes spending of both basic and supplementary cardholders?**  
• Yes

**4. Where customer can use the Priority Pass?**  
• Priority Pass is the world's leading independent lounge program with more than 1000 lounges covering over 400 airports around the world.

**5. How many free visits customer can avail through complimentary Priority Pass?**  
• Complimentary Priority Pass is used over 1000 airport lounges across the globe with 6 free visits.

**6. Is Priority Pass transferable?**  
• No.

**7. How many lounges are available on Priority Pass**  
• Currently 1000+ lounges are available on priority pass.

**8. In which cities customer can avail free CIP lounge access?**  
• Karachi, Lahore & Islamabad

**9. What customer be charged if he accompanies with a guest if accesses any of the selected lounges?**  
• USD$27.

**10. What will be the per visit charges after 6 free visits for the customer accessing these selected lounges?**  
• Per visit charges are $27 per visit after 6 free visits.

**11. Is there any issuance/annual fee on the Priority Pass?**  
• Yes, annual fee is 10$ but it will be charged if customer fails to spend the required amount.

**12. How Phone Banking officer will log in Priority Pass request?**  
• Officer will create an IDM request in Card Pro

**13. Can we take a Priority Pass request on Spending Commitment?**  
• Yes, We will take the request and guide customer to meet the spending criteria of international spend of PKR 1 million or a total spend of PKR 2.5 million in 12 months.

**14. If a customer already has Priority Pass issued against his Credit Card, can he/she still avail 6 free visits on the same Priority Pass?**  
• If customer would like to avail his/her existing Priority Pass for Jetsetter program to avail free 6 visits (spend based) then customer should call at helpline and a request will be initiated via IDM to update existing Priority Pass details on CardPro system

**15. What is the validity of the Priority Pass?**  
• Validity of the Priority Pass is 3 years from the date of pass issuance. However, 6 free visits will be expired in 1 year.

**16. What happened if customer fails to spend the required amount in a year and has availed the free visits on Priority Pass?**  
• If customer fails to spend the required amount then customer will be charged $27 per visit after the completion of one year.

**17. Can Supplementary cardholder requests for the Priority Pass?**  
• Yes, but not against Jetsetter program. Supplementary cardholder will be charged annual fee and per visit lounge fee. Only basic cardholder can request for the Priority Pass against supplementary card

**18. Is it necessary that customer should call from the registered number for issuance of Priority Pass?**  
• Registered number is mandatory for Priority Pass request.

**19. From a Phone Banking Officer will going to see how many visits a customer has made while availing Priority Pass?**  
• Phone Banking Officer will click on the following Tabs in order to view how many visits Customers has made while availing Priority Pass?

**Complimentary Visa Assistance FAQ’s**

**What kind of Visa Assistance would be provided while booking a travel under Jetsetter?**All kind of Visa assistance would be provided including Documentation, Visa Procedures etc. .

**Will there be any specific country for which Visa assistance would be provided?**Visa assistance would be for all the countries around the world. .

**Will there be any charges involved for providing Visa assistance?**No, there would be no charges involved.

**Which E Form will be logged in order to forward Customers Complimentary Visa Assistance Service?**Below E Form will be logged for Complimentary Travel Visa Assistance.

|  |  |
| --- | --- |
| **E-Form Name** | **Concierge Travel Limit** |

**Can Supplementary cardholders also avail Jetsetter program?**

Supplementary card holder can only avail complimentary Visa Assistance and Concierge Services.