**Product Features**

**Product Feature / Benefits:**

* Global Reach & Acceptability
* Cash Deposit, Mini Statement & Balance Inquiry
* Bill Payment & Internet Banking Facility
* Exciting Discounts & Promotions
* Funds Transfer
* Cellular Network Bill Payment
* Priority Pass for Airport Lounges
* 24 Hour Customer Service

| **Category** | **Islamic** | | | |
| --- | --- | --- | --- | --- |
| **Card Type** | **Islamic Paypak  & Visa Islamic Classic Debit Card** | **Visa Islamic Gold Debit Card** | **Visa Islamic Signature Debit Card** | **Visa Islamic Premier Signature Debit Card** |
| **Accessibility to Account** | PayPak – Local  Visa - Global | Global Acceptability | | |
| **Alfa/Internet   Banking Services** | All   services including but not limited to:   1. Fund Transfer    1. IBFT    2. Mobile Top    3. Utility Bill   Payment    4. Credit Card   Payment | | | |
| **E-commerce & Cross Border Eligibility** | Consent Based | | | |
| **Alliances & Discounts** | - | Yes | • Yes – up to 30%  • Visa   Discount & Privileges | • Yes – up to 30%  • Visa   Discount & Privileges |
| **Annual Fees (exclusive FED)** | Paypak - PKR 2400+FED  Visa - PKR 2900+FED | PKR 3800+FED | PKR 18,000+FED | - |
| **Replacement Fees**  **(exclusive FED)** | PKR 1600+FED | PKR 1800+FED | PKR 3,000+FED | - |
| **Sign-up Bonus** | 50 Orbits | 100 Orbits | - | - |
| **Transactional Orbit Reward** | 0.25 on PKR 100 | 0.25 on PKR 100 | - | - |
| **CIP Airport Lounge** | - | - | Free Visit (Khi, Lhr, Isb) | Free Visit (Khi, Lhr, Isb) |
| **Majestic** | - | - | Free Lounge Visit | Free Lounge Visit & Fast Track |
| **Lounge Key** | - | - | Complimentary visits  at 1,000+ Lounges as per Lounge Key (Visa)   \*\* | |
| **Premier Lounge** | - | - | Free Visit | Free Visit |
| **Shapes** | - | - | 5 free visits – 50k spend | 7free visits |
| **Golf Clubs   (to go live soon)** | - | - | - | - |

**Product Types**

There are 5 Islamic Debit Card variants and the same are as follows.

* Alfalah PayPak Islamic Classic Debit Card
* Alfalah Visa Islamic Classic Debit Card
* Alfalah Visa Islamic Gold Debit Card
* Alfalah Visa Islamic Signature Debit Card
* Alfalah Premier Visa Islamic Signature Debit Card

**Target Market**

The target market depends upon the deposit requirement of the respective account.

**Eligibility Criteria**

The eligibility criteria of this product is based upon deposit requirement of respective account.

Please Note, 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**

\*Islamic Premier Debit Card is independent of balance maintenance. It is only based upon Islamic Premier tagging. There is no balance requirement for Debit Card. There is balance requirement only for accounts.

Islamic Premier Debit Card is issued on Islamic Premier tagging

Please refer below mentioned table for card variant:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CARD TYPE** | **Visa Islamic Classic** | **Islamic Paypak Debit Card** | **Visa Islamic Gold** | **Visa Islamic Signature** | **Visa Islamic Premier Signature\*** |
| **Deposit Requirement** | No Minimum Balance Requirement | No Minimum Balance Requirement | No Minimum Balance Requirement | PKR. 1 Million | No Minimum Balance Requirement |

**Transactional Information**

 Include daily limits, min & max financing amount

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CARD TYPE** | | **Visa   Islamic Classic** | **Islamic   Paypak Debit Card** | **Visa   Islamic Gold** | **Visa   Islamic Signature** | **Visa   Islamic Premier Signature** |
| **LIMITS** | **POS** | 50,000 | 50,000 | 100,000 | 600,000 | 600,000 |
| **ATM** | 100,000 | 100,000 | 150,000 | 500,000 | 500,000 |
| **Funds Transfer** | 250,000 | 250,000 | 250,000 | 250,000 | 250,000 |

**FAQs**

**How many types of Debit Cards Bank Alfalah is offering?**Currently we are offering total of 5 Islamic Debit Cards which are as follows:

* Alfalah PayPak Islamic Classic Debit Card
* Alfalah Visa Islamic Classic Debit Card
* Alfalah Visa Islamic Gold Debit Card
* Alfalah Visa Islamic Signature Debit Card (Rebranded to Power Pack Signature)
* Alfalah Premier Visa Islamic Signature Debit Card
* Alfalah Islamic Power Pack VISA Signature Debit Card

**What are the various facilities provided on Bank Alfalah Debit Card?**Following are some unique facilities provided on Alfalah Debit Card which are:

* Accounts Link facility
* IBG Cards can link a maximum of 10 accounts
* Internet Banking facility
* Global Acceptability
* One of a kind loyalty program enabling you to earn rewards(Orbits) as a sign-up bonus and on each retail transaction
* Funds Transfer, IBFT, Mobile Tops-Ups Utility Bill Payments
* Dual interface enabled card, supporting NFC (contactless) and Chip & PIN technology

**How can a customer activate his/her Debit Card?**The customer can activate his/her debit card through any of the following channel:

* Alfa
* Internet Banking
* ATM – by entering 4-digit PIN code and identification details
* Phone Banking (PB) at 111-225-111 through his/her registered contact number. After verification of the customer, the Phone Banking agent will activate the card and generate ATM PIN.
* Bank Alfalah WhatsApp banking channel

**What should a customer do if his/her card is returned from the mailing address due to incorrect address?**The customer can update their mailing address via the call center

If the card is returned from the customer’s mailing address, then the customer will be required to visit the account maintaining branch and will fill out the Debit Card Maintenance form to update the address Customer can update their address via call the branch.

Customer can inform us of their new mailing address by either sending a signed written request to Bank Alfalah Credit Cards, or by sending Alfalah the completed address change form on the reverse side of your monthly statement.

**If a customer’s transaction through POS is incomplete or is duplicated, then what is the solution for it?**The incomplete/unsuccessful transactions normally get reversed to customer’s account automatically within 24 hours. The customer should report to his parent Branch or Call Centre if an incomplete transaction does not get reversed automatically to his account. All disputed/duplicated transactions should be forwarded to Dispute Resolution Unit – CFG by Front End Staff Members at Call Centre, Branch etc.

**If a card is stolen along with the registered cell number, then how can the customer block his/her card at earliest to avoid any misuse from account or so?**Customer can call at Phone Banking from any number and provide relevant information to block his/her card immediately.

**Will the charges of Balance Inquiry be applied through the use of BAF ATM as well?**There are no charges applied through the use of BAF ATM.

**If the Debit Card is expired, then how will the customer renew his card?**Renewal is automatically generated in monthly renewal, subject to charges deductions from respective account.

**What is difference between Issuance Fee & Annual fee?**Issuance fee is charged from bank account before card issuance and Annual Fee is charged from bank account after completion of every 1 year.

**In case of joint account holder, how will a debit card be issued?**Debit Card will be issued only if the joint account is in the category of ‘either or survivor’ option.

|  |  |  |
| --- | --- | --- |
| **Description** | **TAT** | **Responsibility** |
| The Debit Card will be dispatched to the mailing address of account holder provided in the Debit Card Application Form. | 02 Working days | CFG Operations |
| All undelivered Debit Cards by courier services, shall be dispatched to its parent branch in a single pouch along with a summary list. | 02 Working days | CFG Operations |
| An SMS notification shall be sent on registered numbers of the customer to collect his card from their account opening branch.  In SMS notification, customer shall be informed that if the card not collected within next 45 days, the card shall be destroyed and amount charged for issuance/renewal etc. will not be reimbursed. | In parallel | CFG Operations |
| Email shall be sent to relevant branch along with MIS to acknowledge the receipt of undelivered card. (Upon availability of CTS (Courier Tracking System) Card monitoring and acknowledgement between branches and CFG Operations shall be arranged systematically | In parallel | CFG Operations |
| Branch Officer shall receive the card from courier services and send acknowledgment to CFG O rations through email CTS system. | Same Day | Branch Officer |
| All debit cards received in the branch shall be entered in inventory registered and kept in the fireproof cabinet/safe under joint/dual custody of Branch Operations Manager and an authorized officer. | Same Day | Branch Operation Manager |
| In case customer does not collect the card from branch within 07 working days of the Card receipt at branch, customer shall be communicated by calling at his/her registered number from branch end through recorded line to collect the from branch. | 02 Working days | Branch Officer |
| The designated officer of branch will obtain acknowledgement from customer on debit card acknowledgement register and verify customer's signature/ Photo (For Illiterate/Customers with Shaky Signature) from S.S. Card. After signature verification, card will be handed over to the customer.  Acknowledgement register should be daily reviewed by 0M IBM at day end and record should be properly maintained for audit.  Note:  In no case any Card shall be delivered to 3rd Party on the basis of any authority letter/visiting and all cards are to be delivered in person to the account holder only. In case customer claims that his/her address is changed or incorrect in Bank record, branch officer must take address update / correction etc. request from customer during his / her branch visit (for receiving the card) and arrange to update the bank record at CAOD and CFG. | Same day | Branch Officer/ Branch Operations Manager |
| On 46th day of card receipt at branch, CFG shall send an email to relevant branches to share the status of delivered & undelivered cards if not provided earlier and revert back uncollected cards to CFG Operations. | 03 Working days | CFG Operations |
| Branch shall share delivered undelivered card details with CFG Operations through email/CTS system. | 1 working day | Branch Officer |
| In case customer does not collect the card within 45 days of receipt card then branch shall send the undelivered cards to CFG Operations in sealed condition. (Followed by Email/intimation in CTS).  Note:  Branch will not open the card pouch & envelope and also will not cut the undelivered cards at their end | 2 Working days | Branch Officer |
| After receipt, undelivered cards from branch, debit cards will be destroyed/shredded in the  Presence of two authorized officers who must affix their signature on an MIS which should be maintained for future audit trail and cards shall be marked hot in system | 2 Working days | CFG Operations |