

Imagine getting a card with no joining fee!
A card with no annual fee forever...

With Alfalah Credit Card you don't need to imagine -
you just need to apply.

As a member of Alfalah Credit Card, a world of
unprecedented benefits and privileges awaits you...

NO JOINING FEE: Join Alfalah VISA without paying any joining fee. Start enjoying your FREE card from the moment you become a Cardmember.

NO ANNUAL / RENEWAL FEE: Alfalah VISA is the only card in Pakistan with No Annual or Renewal Fee, so benefit from your card without worrying about renewal fee.

LOW SERVICE CHARGES: Bank Alfalah gives you the exceptional feature of low service charges.

BALANCE TRANSFER: As an Alfalah VISA Cardmember you can avail Balance Transfer Facility applicable on all existing credit cards in Pakistan.

GLOBAL ACCEPTABILITY: Your Alfalah VISA Card is globally accepted at over 28 million establishments in more than 200 countries around the globe, including over 27000 Bank Alfalah's merchant establishments in Pakistan.

CASH WITHDRAWAL: Your Alfalah VISA card's 50% assigned credit limit is available for your cash withdrawals through 1.4 million ATMs worldwide, 3400 1Link ATMs in Pakistan.

REVOLVING CREDIT: Alfalah VISA Card gives you the option of paying only minimum payment out of your monthly outstanding balance by the payment due date.

FREE SUPPLEMENTARY CARDS: Present your family members with exclusive Alfalah VISA supplementary cards. Only Alfalah VISA gives you the unique feature of having upto 6 FREE supplementary cards on your Alfalah VISA Cards for your spouse, children, parents, brothers & sisters, house staff and anyone of your choice.

24-HOUR PHONE BANKING SERVICE: Our 24-Hour Phone Banking Service is there to help you with your requests and queries

ZERO LOSS LIABILITY: You enjoy zero loss liability for all fraudulent transactions made on your card, after you report it lost or stolen. New Card will be issued after the loss / theft being reported.

ALL BILLING IN PAK RUPEES: Whether you make transactions in dollars or any other currency, all your billing will be in Pak rupees for your convenience.

COMPREHENSIVE TRAVEL PROTECTION: Bank Alfalah offers a comprehensive cover on Alfalah VISA Card.

STEP-BY-STEP MONTHLY INSTALLMENT: You can convert any transaction amount of Rs. 3,000 and above to a Step-By-Step (SBS) monthly installment payment plan.

FORTUNES: Alfalah VISA offers you Fortunes, a reward program that allows you to earn a point on every 50 rupees you spend on your card. You can accumulate and exchange the Fortune points earned for gifts of your choice from a diverse range of items to match your lifestyle.

SPECIAL OFFER ON WARID POSTPAID CONNECTIONS: Warid postpaid connections are being offered to Alfalah cardholders with exciting features.

ALFALAH INSURANCE: Another recent launch was made on providing Life and Children Education Insurance on Alfalah Credit Card by making monthly, yearly or reward points based premium payments.

UTILITY BILL PAYMENTS: Now utility bill payments* can be made through Alfalah VISA credit cards either by calling the Call Center or through Direct Debit instructions.

* Available on LESCO, IESCO, KESC, HESCO, GEPCO, FESCO, MEPCO, PESCO, SSGC, SNGPL, PTCL and Warid. Other companies shortly to be signed.

ALFALAH CARDS SMS FACILITY: Alfalah cardholders can get SMS for card usage, mini statement, payment receipt confirmation, etc. A call can be made at 111-225-111 for registration.

CALL & PAY FACILITY: You can get a Pay Order / Demand Draft issued in your own name or in the name of any individual, company (School, College, Insurance Company, Bank etc.) or in favour of any business concern where credit card acceptance facility may not be available.

ALFALAH CREDIT ON PHONE: Alfalah cardholders can call the call center and get a loan upto 75% of the available credit limit assigned with Bank Alfalah.

IVR (Interactive Voice Response): IVR facility is available at our Call Center.

AUTO DEBIT FACILITY: This facility is specially designed for our account holders. It gives you the option of making your minimum or full payments due as specified in your Alfalah VISA monthly statement through your Bank Alfalah account.

Applying is easy

To get the priceless Alfalah VISA Card all you need to do is:

- Fill in the Application Form.
- Attach the required documents mentioned below and submit it at your nearest Bank Alfalah branch.

DOCUMENTS REQUIRED*

FOR SALARIED APPLICANTS

For Gold & Classic Applicants:

- Copy of Computerised National Identity Card (CNIC)
- Current Salary slip / Salary letter / proof of BPS (for Govt. employees)/proof of rank (for Armed Forces Personnel)
- Computerised personal bank statement for last six months

Note: If the bank statements are typed / handwritten / photocopied they should contain the following:

- Bank Stamp
- Signature of the Authorized Signatory

FOR SELF EMPLOYED APPLICANTS

- Copy of Computerised National Identity Card (CNIC)
- Computerised personal bank statement (on bank letterhead in original) for last six months

Additional Requirements:

- Partnership deed or personal account statements of partners (if any) for last six months
- Bank letter/certificate confirming Proprietorship (in case of Proprietorship)
- Memorandum / Articles of Association / form A (in case of private limited company)
- Personal Account Balances (in case of private limited company)
- Recognized professional degree / membership certificate to professional associations (in case of professionals)

FOR SUPPLEMENTARY CARD APPLICANTS

- Copy of Computerised National Identity Card (CNIC)

*Additional documents may be required on a case-to-case basis.

5. Are you a Bank Alfalah Customer: Yes No

If yes, what is your A/c No: _____

Branch: _____

With which other Banks do you hold your account:

Bank Name _____

Branch / City _____

Account Number _____ Currency _____

6. Do you hold any other Credit Card(s) Yes No

1. Card / Bank Name: _____

Card No: _____

Credit Limit: _____ Currency: _____

2. Card / Bank Name: _____

Card No: _____

Credit Limit: _____ Currency: _____

Existing Loan(s) Limit and Status:

	Amount	Expiry Date	Status		
			Regular	Amount Overdue (if any)	Amount Rescheduled/ Restructured (if any)
Fund Based (1)					
(2)					
(3)					
Non-Fund Based (1)					
(2)					
(3)					

7. References

1. Reference Name: _____

CNIC #

National Tax #

Tel No: (Res) _____ Tel No: (Off) _____

Relation: _____ Mobile No: _____

Address: _____

2. Reference Name: _____

CNIC #

National Tax #

Tel No: (Res) _____ Tel No: (Off) _____

Relation: _____ Mobile No: _____

Address: _____

8. Declaration (to be signed by Principal Applicant)

By signing below, I ask that local and foreign currency card accounts be opened for me and card(s) issued as I request and you renew and replace them until I cancel or you revoke. I hereby confirm that all foreign currency cards charges made by me or any supplementary card members shall be against my foreign currency account balances maintained with you. I hereby authorise you to arrange on my behalf travel accident insurance and other insurance, on such terms as you may deem appropriate. I hereby authorise the bank to obtain information/data regarding my financial and personal details from any credit bureau, agent, banks, financial institutions, companies for purpose of processing my application and monitoring my facilities/account. Further, I authorise the bank to disclose and share information/data about my account/facilities to/with any other credit bureau, agent, banks, financial institutions or companies as the bank considers appropriate from time to time.

I acknowledge that I am responsible for the payment of all charges and liabilities billed by you in my statements of account including those of the supplementary card members' cards issued at my request which are guaranteed by me. I warrant that all information stated herein and in my attachment hereto or otherwise provided to you by me or at my request is true and accurate in all material respects.

I hereby declare and undertake that clean financing facility availed by me, in my own name or in the names of my family members, from other banks through credit cards, is neither in excess of Rs. 500,000/- nor it shall be in excess of Rs. 500,000/- at any time in future including such financing facility from you and I shall further provide any documentation or personal details to the bank as and when requested by them in respect of my credit details.

I undertake and declare that the bank's right to refuse my application, extend its processing period or withdraw and /or reject any offer without providing any reason whatsoever shall not be challenged by me and in the event of approval of my application, I will be supplied with the credit card together with a booklet containing the terms and conditions of the contract between us in respect of my credit card and any supplementary card(s) issued in such connection. I hereby agree that by signing on the back of the card and / or by using the card I will signify my agreement to, and thereafter be bound by such terms and conditions. In the event that I don't agree with such terms and conditions I will cut the card in halves and return both halves to you. I agree that you shall not be liable to make any deductions in respect of tax under the income tax ordinance, 1979 from any payment made by you to any merchant and /or services provided by such merchant to me and if any liability attaches you, or is imposed upon you, due to such non- deduction, the same shall be recovered by you from me as a valid charge and liability, and may be debited to my card account.

I confirm that in the event of my signature herein below differing materially from the signature on my CNIC, you are authorized to rely on my agreement and/or other communications signed or purposed to be signed by me in the manner specified below.

I confirm having filled and signed this application and agree to be bound by all the terms and conditions of the card members agreement and I hereby fully ratify the same.

I confirm that in case Bank Alfalah approves my card, I may be allowed to avail other facilities being offered by Bank Alfalah Limited on its credit cards including but not limited to Balance Transfer Facility, Call & Pay facility, Utility Bills payment facility, Alfalah Cards SMS Facility, Step-By-Step payment plan facility and Cash Advance on selected Alfalah merchants. I agree that Bank Alfalah Limited shall, from time to time, send me the Terms and Conditions of other facilities and I will only begin to avail any of the provided facilities once I have read the governing Terms and Conditions and fully agree with them.

I undertake that the drawings from the credit card will not be used for subscription in Initial Public Offering (IPO).

Applicant's Signatures _____

(as on CNIC)

Current Signatures _____

(If differ with CNIC)

For Bank use only

Branch Code: Source Code:

Consumer Borrower Code: _____ Business Code: _____

Province Code _____

Application Reference No:

Card No:

Decision: Approved Declined Cancelled Credit Limit: Rs. _____

Credit Analyst's Signature & Stamp: _____

SUPPLEMENTARY APPLICATION FORM

1. Personal Details

Title: Mr. Mrs. Ms. Miss Mst.

Full Name: _____
(As per CNIC)

Name to appear on Card: _____

(19 Characters, provide space between names)

Relationship with Principal applicant: Spouse Parent Brother/Sister

Daughter Son House staff Others _____

Date of Birth: Day Month Year

E-mail address _____ @ _____

Limit to be assigned: % of Principal Limit or Rs.
(This percentage can be changed at any time after approval through written request.)

Mother's Maiden Name: _____

Occupation: _____ Mobile No: _____

National ID Card Number(s):

(Old) - -

(New) - -

2. Declaration

By signing the above or below (as the case may be), I agree to be bound by the Terms and Conditions of the Cardmembers agreement and the Cardmember declaration stated in basic application form and I acknowledge that I shall be responsible for the payment of charges and liabilities billed by you in the Cardmember statement of account relating to charges accountable to the use of my supplementary card in the name of

_____ (Supplementary Cardholder).

I confirm that I shall be responsible for all the transactions carried out by the Supplementary Cardholder and agree to indemnify the Bank against any losses, damages, liabilities, costs and expenses incurred or suffered by the Bank by reason of use of the supplementary card by the Supplementary Cardholder.

I confirm having filled and signed this application after having read the Terms and Conditions of the Cardmember agreement and I hereby fully ratify the same.

Basic Cardmember's signature

Supplementary Card applicant's signature

For Bank use only

Source Code:

Application Reference No:

Card No: - - -

Decision: Approved Declined Cancelled

Credit Analyst's Signature & Stamp: _____

PROTECTION WHEN YOU NEED IT!

Definitions, Terms and Conditions: Credit Cover

The rights and obligations of any cardmember subscribing to the Credit Cover Scheme shall be governed by the terms and conditions set forth herein below. By virtue of the Credit Cover, Bank Alfalah Limited (hereinafter called the Bank) aims to offer, through an insurance company of its choice, certain protection to those Basic Cardmembers who are subscribing to the Credit Cover in the event of Death, Terminal Illness, Permanent Total Disability and Temporary Total Disability in accordance with the referenced terms and conditions and the Master Contract.

Definitions

In these terms and conditions: Except where inconsistency with the subject matter or context the singular includes the plural and the masculine the feminine, the vice versa in both cases.

Accident means bodily injury which is caused solely by violent, external and accidental means and resulting directly and independently of all other causes.

Bank means Bank Alfalah Limited Pakistan, which shall include all its administrators, successors-in-interest and assigns.

Cardmember means an Account Holder of Credit Card facility who is subscribing to the Credit Cover and accepted by the Bank.

Commencement Date means the date the Cardmember is enrolled for Credit Cover by the Bank.

Credit Card means the Bank Alfalah VISA or Bank Alfalah MasterCard facility.

Credit means the credit or other form of financial accommodation provided by the Bank to the cardmember.

Event means Death, Terminal Illness, Permanent Total Disability or Temporary Total Disability.

Insurer means EFU Life Assurance Ltd.

Indebtedness at the time of Death, Terminal Illness or Permanent Total Disability means the closing balance of the last Credit Card statement prior to the Event giving rise to the claim plus amount of any authorized Credit Card transaction made prior to the Event, giving rise to the claim not included in that statement. The indebtedness shall not exceed the credit limit.

Provided if a Temporary Total Disability Benefit was being paid, the Indebtedness shall be reduced by an amount equal to reduction in the outstanding balances as a result of the Temporary Total Disability Benefit which have subsequently been paid.

Monthly Installment means the "total Minimum Payment Due" payable to the Bank by the Cardmember as set out in the last billing statement issued prior to the occurrence of the Event giving rise to a claim.

Sickness means a sickness or disease contracted for the first time after the Commencement Date.

Insurance Cover

Death, Terminal Illness and Total Permanent Total Disability Cover

In the event of the Cardmember's Death, Terminal Illness or Permanent Total Disability, the insurance cover is the Cardmember's indebtedness up to a maximum of Rs. 1,200,000.

Temporary Total Disability Cover

In the event of Cardmember's Temporary Total Disability the insurance cover is the Cardmember's Monthly installment up to a maximum of twelve months. Insurance will be provided under Credit Cover from the Commencement Date.

Eligibility

All Basic Cardmembers of ages less than 65 years are eligible to be covered under Credit Cover. At age 65 years of the Cardmember insurance cover shall cease and no benefit will be payable. However no insurance will be effective if the Cardmember has already attained the age of 65 years at the time of initial card membership approval by the bank. The benefits under Credit Cover shall be extended to only the Basic Cardmembers and not to Supplementary Cardmember.

Benefits

Subject to the terms and conditions herein the following benefits are available:

- Death Benefit: On Death of the Cardmember, the Cardmember shall be relieved of the amount of his Indebtedness plus credit charges on the Indebtedness for a maximum period of two months after the date of Death.
- Temporary Total Disability Benefit: In the Event of Temporary Disability due to Accident or Sickness, the Cardmember shall be relieved of the monthly installment for each month during the disability period up to a maximum of twelve months. "Temporary Total Disability" means inability, due to Accident or Sickness, of the Cardmember to engage in his own occupation or employment for a period exceeding forty five days and provided the Cardmember is not otherwise gainfully employed or in receipt of any payments from his employer (including sick pay) or any Social Security organization.
- Permanent Total Disability Benefit: On Permanent Total Disability of the Cardmember due to Accident or Sickness, the Cardmember shall be relieved of the amount of his Indebtedness. "Permanent Total Disability" means having been permanently or totally disabled for six consecutive months as a result of Accident or Sickness which prevents the Cardmember from engaging in any occupation for which he is reasonably qualified by training, education and experience and provided that the insurer is satisfied that he will be so rendered indefinitely.
- Terminal Illness Benefit: On diagnosis of a Terminal Illness, the Cardmember shall be relieved of the amount of his Indebtedness plus credit charges on the indebtedness for a maximum period of two months after the date of diagnosis of such illness. Payment of Terminal Illness Benefit shall absolve the Insurer of liability against Death Benefit. "Terminal Illness" means a medical condition which in the opinion of a relevant specialist(s) approved by the Insurer would result in the life span of the Cardmember being reduced to a period of such a medical condition.

All benefits under Credit Cover shall be payable to the Bank and applied to payment of outstanding bills on the Cardmember's Credit Card. Receipt of such benefits by the Bank shall discharge the Insurer with respect to all claims under Credit Cover Scheme.

DECLARATION:

I agree to the features, terms and conditions of Credit Cover protection given above, and request Bank Alfalah Limited to please enroll me / continue my enrollment for this facility.

General Conditions

Premium

Premiums are payable at the rate of 55 paisas for every Rs. 100 of the current balance shown on the Cardmember's Statement of Account each month. The Bank shall pay all premiums under this policy to the Insurer on monthly basis, in arrears, with the amount of the premium being charged to the Cardmember's account. If the Cardmember fails to pay "Total Minimum Payment Due" in respect of the last statement of account on its due date then the Bank shall stop payment of the premium to the Insurer. If this "Total Minimum Payment Due" is not paid within a period of 30 days, since it is due, then the Cardmember shall not be entitled to claim any right and benefits under the Credit Cover Scheme. The insurer may at any time vary the prescribed rate of premium. Subject to the requirement of statute, notification of any such change shall be given to the Cardmember by the Bank either in writing, statement message or by publication thereof.

Limitations and Reductions

- No temporary Total Disability Benefits shall be payable for the first forty days of any period of Temporary Total Disability.
- The maximum cumulative amount of benefits payable under Credit Cover Scheme for any one Event shall not exceed Rs. 1,200,000.

Termination of Insurance

Without prejudice to any other provision herein, the insurance provided hereunder in respect of the Cardmember shall terminate on the happening of the first of the any of the following events:

- Cardmember's death, terminal illness, or permanent total disability.
- Cancellation of the Cardmember's Credit Card Facility, which is done when the payment is overdue for 3 months (60 days);
- The Cardmember having attained the age of 65 years;
- Non payment of premiums by the Bank to the Insurer for a period of thirty days after they have become due;
- Any other date on which the Cardmember ceases to be eligible for assurance for any fraudulent or criminal reason affecting the assurance hereunder. Decision of the court shall be final in such cases;
- Written notice from the Cardmember that the insurance be cancelled.

Claims

Written notice of claim must be presented to and received by the Bank within 45 days of occurrence of insured Events. All claims shall be subject to such discharge, evidence of claim, proof of age and occupation and other information and evidence as the Insurer may require. The Insurer at its own expense shall have the right to ask for any medical exam as often it may reasonably require during the pendency of a claim. At any time after a claim has been submitted under this Credit Cover Scheme, the Bank may in its absolute discretion restrict or cancel Cardmember's right to use his Credit Card. The Cardmember should not attempt to use his Credit Card during any period where its use has been suspended.

Evidence of Indebtedness

In determining the amount of any benefit, the Insurer is entitled to rely on any statement in writing as to the amount of the Cardmember's Indebtedness or Monthly Installment which has been signed on the Bank's behalf by a responsible officer.

Exclusions

No benefit will be payable under this Credit Cover Scheme if the Death, Terminal Illness or Disability results directly, wholly or partly as a result of or related to:

- Suicide within 13 months of Commencement Date
- Sickness occurring within 28 days of Commencement Date
- Disease and incapacity or bodily injury which existed prior to the Commencement Date
- Pregnancy, miscarriage, childbirth or any nonmalignant disease occurring in or in connection with the female reproductive organs
- Intentional self inflicted injury, intoxication, insanity, fighting or unlawful act on the part of the Cardmember
- Flying other than as passenger in a certified commercial aircraft
- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) and civil commotion
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty
- Hazardous sports such as motorcycling, hunting, steeple chasing, mountaineering, racing of any kind, winter sports and diving
- Direct or indirect result of Human Immuno Deficiency Virus (HIV)

General

The Bank is only acting as an agent in providing this facility and cannot be held responsible for setting claims emanating from this Scheme or for the approval or rejection of any claim. The Bank shall consider to accept for the Credit Cover Scheme any person who is an Account holder of a Credit Card Facility and confirms to the Bank's usual applicable conditions as determined from time to time at the Bank's sole judgment and discretion. Either the Bank or the Cardmember may cancel the Credit Cover at any time by giving the other a notice in writing of 15 days. In addition to the above terms and conditions and unless the context hereof otherwise requires, this Credit Cover product shall be subject to and be governed by the pertinent provisions and definitions that are embodied in the credit Card Agreement and are not expressly provided for herein.

The bank may from time to time change the Terms and Conditions set out herein. Subject to the requirement of statute, notification of any such change shall be given to the Cardmember by the bank either in writing, statement message or by publication hereof.

SIGNATURE

DATE

24-Hour Phone Banking Service:

111-225-111

Visit our website: www.bankalfalah.com