

Terms and Conditions

Bank Alfalah Limited's Step-By-Step (SBS) Plan means the purchase of goods and services by the Cardholder for the Cardholder to utilise the available credit limit and repay the transaction amount in equal monthly instalments according to the credit card and SBS terms and conditions.

Total SBS prices include the purchase price (inclusive of all eligible taxes) and applicable SBS charges as per the Schedule of Bank Charges (SoBC).

SBS processing fee of 2.5% or Rs. 500 (whichever is higher) shall be applicable per transaction. The Bank reserves the right to change all the SBS related fees and charges at its own discretion.

The Cardholder shall pay the total SBS price inclusive of all applicable SBS charges in equal instalments (SBS monthly instalment) based on SBS terms chosen by the Cardholder.

Products offered on 0% markup are as per tenures defined in the brochures under the respective product code/product model.

Instalment billed to card holders on cycle date shall be included in minimum payment by said Cardholder.

If the Cardholder pays less than the monthly minimum amount on the payment due date specified in the statement of account, the Cardholder becomes liable to pay service fee/charges according to the terms and conditions.

In case, the Cardholder decides to cancel his/her SBS, the Cardholder shall be liable to pay the pre-closure penalty i.e. 5% of remaining loan amount or Rs. 1,000 (whichever is higher).

The Bank reserves the absolute right to accept/reject the request for conversion of the transaction or balance to SBS.

Delivery of the product will be subject to the availability of stock.

The Bank shall not be liable if merchant is unable to arrange the product within the time period due to any stock issue.

All SBS products are subject to availability and market price. Any increase in price will be updated on website and Cardholder shall be apprised at the time of booking through Phone Banking.

All SBS promotions shall be valid for a limited time.

Bank Alfalah Limited shall not, in any way, be held responsible for the quality, purpose, fitness or merchantability of the SBS product delivered by the merchant.

Bank Alfalah Limited shall not be liable for any loss or damage incurred or suffered by the Cardholder by reason of a business partner refusing to allow a transaction or accepting a credit card.

By signing the 'SBS Application Form', it is assumed that you have read, understood and agreed with the terms and conditions mentioned on the SBS flyer and the Bank's website, bankalfalah.com

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bankalfalah.com

iPhone 12 Pro

Product Specifications:

Display 6.1" (Super Retina XPR OLED)
R/Camera Triple 12MP (Wide, UltraWide & Telephoto)
F/Camera TrueDepth 12MP
OS iOS 14
Color Graphite, Silver, Gold, Pacific Blue



- Dual SIM (nano-SIM and eSIM)
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Officials Warranty*

- In the Box
- iPhone
- USB-C to Lightning Cable only.
- (Charging adppter is not being offered by Apple)
- Documentation

Product Details	Price	0 % Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 12 Pro 128GB (FT)	243,999	81,333	40,667	27,111	20,333	17,947	14,559	11,170
iPhone 12 Pro 256GB (FT)	263,999	88,000	44,000	29,333	22,000	19,419	15,752	12,085
iPhone 12 Pro 512GB (FT)	304,999	101,666	50,833	33,889	25,417	22,434	18,198	13,962

iPhone 12 Pro Max

Product Specifications:

Display 6.7" (Super Retina XPR OLED)
R/Camera Triple 12MP (Wide, UltraWide & Telephoto)
F/Camera TrueDepth 12MP
OS iOS 14
Color Graphite, Silver, Gold, Pacific Blue



- Dual SIM (nano-SIM and eSIM)
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Officials Warranty*

- In the Box
- iPhone
- USB-C to Lightning Cable only.
- (Charging adppter is not being offered by Apple)
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Product Details	Price	0 % Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 12 Pro Max 128GB (FT)	264,999	88,333	44,167	29,444	22,083	19,492	15,812	12,131
iPhone 12 Pro Max 256GB (FT)	284,999	95,000	47,500	31,667	23,750	20,963	17,005	13,047
iPhone 12 Pro Max 512GB (FT)	324,999	108,333	54,167	36,111	27,083	23,905	19,392	14,878

iPhone 12 Mini

Product Specifications:

Display 5.4" (Super Retina XPR OLED)
R/Camera Dual 12MP (Wide and UltraWide)
F/Camera TrueDepth 12MP
OS iOS 14
Color Black, White, Blue, Green, Red



- Dual SIM (nano-SIM and eSIM)
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Officials Warranty*

- In the Box
- iPhone
- USB-C to Lightning Cable only.
- (Charging adppter is not being offered by Apple)
- Documentation

Product Details	Price	0 % Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 12 Mini 64GB (FT)	184,999	61,666	30,833	20,555	15,417	13,608	11,038	8,469
iPhone 12 Mini 128GB (FT)	195,999	65,333	32,667	21,778	16,333	14,417	11,695	8,972
iPhone 12 Mini 256GB (FT)	214,999	71,666	35,833	23,889	17,917	15,814	12,828	9,842

iPhone 12

Product Specifications:

Display 6.1" (Super Retina XPR OLED)
R/Camera Dual 12MP (Wide and UltraWide)
F/Camera TrueDepth 12MP
OS iOS 14
Color Black, White, Blue, Green, Red



- Dual SIM (nano-SIM and eSIM)
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Officials Warranty*

- In the Box
- iPhone
- USB-C to Lightning Cable only.
- (Charging adppter is not being offered by Apple)
- Documentation

Product Details	Price	0 % Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 12 64GB (FT)	204,999	68,333	34,167	22,778	17,083	15,079	12,232	9,384
iPhone 12 128GB (FT)	214,999	71,666	35,833	23,889	17,917	15,814	12,828	9,842
iPhone 12 256GB (FT)	233,999	78,000	39,000	26,000	19,500	17,212	13,962	10,712

SBS Instalment Plans at 0% Markup* with No Processing Fee
Alfalah Credit Cards



