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 of 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

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

iPhone 12 Pro

Product Specifications:

6.1" (Super Retina XPR OLED) Display Triple 12MP

R/Camera

(Wide, UltraWide & Telephoto)

TrueDepth 12MP F/Camera i0s 14

os 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 adopter is not being offered by Apple)
- Documentation



Product Details			0 % 1	Markup			Months	
Products	Price	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 i0s 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 adopter is not being offered by Apple)
- Documentation



Product Details	O % Markup			I	Months			
Products	Price	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:

5.4" (Super Retina XPR OLED) Display

R/Camera Dual 12MP

(Wide and UltraWide) F/Camera TrueDepth 12MP

i0s 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 adopter is not being offered by Apple)
- Documentation



Product Details		0 % 1	Markup	Months				
Products	Price	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)

Dual 12MP R/Camera (Wide and UltraWide)

F/Camera TrueDepth 12MP i0s 14 OS

Black, White, Blue, Green, Red Color

- 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 adopter is not being offered by Apple)
- Documentation



Product Details			0 % 1	Months				
Products	Price	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







Get yourself a iPhone and pay when it is convenient for you!

3 simple steps to avail Alfalah Step-By-Step (SBS) Instalment Plans:

With Alfalah Step-By-Step (SBS) Instalment Plans you can get the products you have always wanted in easy equal monthly instalments with flexible tenures that suit your lifestyle perfectly in 3 simple steps:

- 1. Call Alfalah Contact Centre at 111 225 111 to place your order or fill in the form attached to the flyer and drop it at any Alfalah Credit Cards drop box, located at Bank Alfalah branches.
- 2. Opt for 3, 6, 9, and 12 months instalment plan and enjoy 0% markup or choose from a range of flexible tenures of up to 36 months.
- 3. Receive your selected product at your doorstep free of charge.

0 % Markup

3 6 9 12 18 24 36

44,999 15,000 7,500 5,000 3,750 3,310 2,685 2,060

Price

Product Specifications:

Up to 4.5 hours of listening time with a

Cancellation and Transparency off)

single charge (up to 5 hours with Active Noise

Active Noise Cancellation

Sweat and water resistant

What's in the Box

Wireless Charging Case

Lightning to USB-C Cable Documentation

Silicone ear tips (three sizes)

Bluetooth 5.0

AirPods Pro

Color

White

Products AirPods Pro (FT)

Product Specifications:

- 6.1-inch Liquid Retina HD LCD display
- · Water and dust resistant
- (2 meters for up to 30 minutes, IP68)
- Dual-camera system with 12MP Ultra Wide
- 12MP TrueDepth front camera with Portrait mode, 4K video, and Slo-Mo
- A13 Bionic chip with third-generation Neural Engine
- · Wireless charging

Color

- White Black Green Yellow Purple Red
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Official Warranty*



iPhone 11

Product Details			0 % 1	Months				
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 11 64GB (FT)	176,999	59,000	29,500	19,667	14,750	13,019	10,561	8,103
iPhone 11 128GB (FT)	186,999	62,333	31,167	20,778	15,583	13,755	11,158	8,560
iPhone 11 256GB (FT)	202,999	67,666	33,833	22,555	16,917	14,932	12,112	9,293

iPhone SE

Product Specifications:

Screen: 4.7-inch (diagonal) widescreen LCD Processor: A13 Bionic chip Third-generation

Neural Engine

Camera: 12MP Wide camera 4K video recording at 24 fps, 30 fps, or 60 fps

Color

AirPods Pro

- Black White Red
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Official Warranty*



Product Details	C		0 % Markup			Months		
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone SE 64GB (2nd Gen) (FT)	105,999	35,333	17,667	11,778	8,833	7,797	6,325	4,852
iPhone SE 128GB (2nd Gen) (FT)	109,999	36,666	18,333	12,222	9,167	8,091	6,563	5,035
iPhone SE 256GB (2nd Gen) (FT)	155,999	52,000	26,000	17,333	13,000	11,475	9,308	7,141

Product Specifications:

- 5.8-inch Super Retina XDR OLED display
- Water and dust resistant (4 meters for up to 30 minutes, IP68)
- Triple-camera system with 12MP Ultra Wide
- 12MP TrueDepth front camera with Portrait mode, 4K video, and Slo-Mo
- A13 Bionic chip with third-generation Neural Engine
- · Wireless charging

- Space Grey Silver Midnight Green Gold
- · With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Official Warranty*



Product Details			0 % 1	Markup			Months	
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 11 Pro 64GB (FT)	213,999	71,333	35,667	23,778	17,833	15,741	12,769	9,796
iPhone 11 Pro 256GB (FT)	257,999	86,000	43,000	28,667	21,500	18,977	15,394	11,811
iPhone 11 Pro 512GB (FT)	298,999	99,666	49,833	33,222	24,917	21,993	17,840	13,687
II Holle II 1 10 312 db (1 1)	230,333	33,000	73,033	33,222	27,317	21,333	17,040	13,00

iPhone 11 Pro Max

Product Specifications:

- 6.5-inch Super Retina XDR OLED display Water and dust resistant (4 meters for up to 30 minutes, IP68)
- Triple-camera system with 12MP Ultra Wide • 12MP TrueDepth front camera with
- Portrait Mode, 4K video, and Slo-Mo A13 Bionic chip with third-generation Neural Engine
- · Wireless charging

- Space Grey Silver Midnight Green Gold
- With FaceTime.
- Duty Paid.
- PTA Approved.
- One Year Apple Official Warranty*



Product Details			0 % 1	Months				
Products	Price	3 Months	6 Months	9 Months	12 Months	18	24	36
iPhone 11 Pro Max 64GB (FT)	232,999	77,666	38,833	25,889	19,417	17,138	13,902	10,666
iPhone 11 Pro Max 256GB (FT)	261,999	87,333	43,667	29,111	21,833	19,271	15,633	11,994
iPhone 11 Pro Max 512GB (FT)	319,999	106,666	53,333	35,555	26,667	23,538	19,093	14,649



Bank Alfalah The Way Forward

Application Form

Please complete this form, attach a copy of your CNIC and drop it in any Alfalah Credit Cards drop box. Allow 21-28 working days for delivery

Cardholder's Name				
Address				
	Phone No.	(Off.)		
Phone No. (Res.)	Mobile I	No		
Alfalah Credit Card No.				
	-	-		
Expiry Date Month Year				
CNIC -			-	
Authorised Person's Name(Who may receive product on your behalf)				-
Authorised Person's CNIC No.				
-		-		
Please tick one of your purchase opt	tions:			
I would like to make this purchas	e without availii	ng Alfalah Ster	o-By-Step (SBS) PI
I want to take advantage of the A	Alfalah Step-By-	Step (SBS) Pla	n.	
l understand that Alfalah Step-By-St outlined overleaf and on Bank Alfala l acknowledge and agree to the clau	h's website.	subject to teri	ms and conditi	ons
Please choose your payment plan op	otion: 18 24 2	36 🗌		
Please fill in the details for the pac	kages selected			
Product Name	Quantity	Price	Total	

A pre-closure penalty of 5% of the outstanding amount or Rs. 1,000 (whichever is higher) will be levied in case of SBS cancellation.

Cardholder's Signature

Date

Grand Total

P.T.O