



Dear Customer,

Buying an Insurance Plan is an important decision and we thank you for selecting the Alfa Zindagi by EFU Life Term Life insurance plan. As part of our commitment to ensure that you fully understand the risks and the benefits of your purchase, please note the following details for your understanding:

1. “**Alfa Zindagi by EFU Life**” is an annual Term Life Insurance Plan that offers coverage in case of death due to any cause. In case of a covered member's death, the beneficiary will get the lump sum amount.
2. Your paid premium will only be refunded if you cancel your policy within the free look period i.e. 30 days from the premium deduction.
3. You may cancel your policy at any time; however, no premium shall be refunded after 30 days from the premium deduction; for cancellation you may contact 111 225 111 or mark cancellation via Alfa.
4. Kindly note that **Bank Alfalah Limited** is only a distributor of this product and **EFU Life Assurance Limited** is the underwriter of this product.
5. It is a prime responsibility of the **EFU Life Assurance Limited** to facilitate your beneficiary in case of a claim and the Bank has no obligation in this regard, however, the Bank will act as a facilitator.
6. You hereby consent and authorize **Bank Alfalah Limited** to share your personal information and all other information about your account(s) maintained with **Bank Alfalah Limited** to **EFU Life Assurance Limited**.
7. **EFU Life Assurance Limited** will provide you the policy document within 07 working days from your premium deduction.
8. Please note the below exclusions and review your Policy Document in order to understand your policy benefits. This document will be available on the Alfa App under the Policy Briefcase option.
 - Suicide and self-inflicted injury are not covered
 - The benefit under the policy shall not cover member's death due to any pre-existing condition within 90 days of the commencement date.

In case of any grievances/complaints related to this product, you can either lodge a complaint with **Bank Alfalah Limited** at 111 225 111 or visit any of Bank Alfalah Limited's branches. You may lodge your complaint or claim directly to **EFU Life Assurance Limited** on 111 338 111 or at the Mailing Address: EFU Life House, Plot No.112, 8th East Street, Phase 1, DHA, Karachi, Pakistan, or email at claims@efulife.com and you will be informed of the resolution accordingly.

If you are not satisfied with our response, you may contact :

Banking Mohtasib Pakistan: Karachi Secretariat, Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M R Kiyani Road, Karachi.
Telephone: +9221-99217334
Facsimile: +9221-99217375
Email: info@bankingmohtasib.gov.pk

*Terms & Conditions apply.

“Customers may register their complaint through SBP's customer complaint management service ‘Sunwai’ (<https://sunwai.sbp.org.pk/>)”

Note:

1. The bank will consider you educationally qualified on the fact that you logged in the application and are familiar with technology to operate your account.
2. For your convenience the bank has provided the document in Urdu & English. Kindly read and share your consent on the document which will ensure that you are medically sound to purchase the policy.
3. Once you have purchased the policy, kindly review the policy document thoroughly available in Policy Briefcase.