

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. 1500 (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 Cardholders 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 Alfalah Contact Centre.

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 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

Scan QR Code to Access



Bank Alfalah WhatsApp

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Refrigerator

Tech Invertech Series Glass Door

- Wi-Fi enabled compressor on-off control
- Dual temperature display (Refrigerator & Freezer)
- Energy efficient up to 60%
- Low voltage startup up to 110V
- Smart mode (Ambient sensor)
- DC components
- Big ice tray
- Copper anti-moisture tube



Note: Color & Size options are subject to availability of stock.

Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HR-47452I-GD 13Cuft	117,200	39,067	19,533	13,022	9,767	2,854	2,328	1,805
HR-47562I-GD 16Cuft	127,700	42,567	21,283	14,189	10,642	2,854	2,328	1,805
HR-47672I-GD 17Cuft	134,400	44,800	22,400	14,933	11,200	2,854	2,328	1,805
HR-47782I-GD 20Cuft	142,000	47,333	23,667	15,778	11,833	2,854	2,328	1,805

Split Air Conditioner

Prestige Series

- T3 Climate Type
- EER: 3.2
- Cools even at 58°C
- WiFi Smart Control
- Ampere Lock Mechanism
- Evaporator Anti-Corrosion Coating
- DC Inverter – Up to 60% Energy Efficient



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HPS-12C01S 12000 BTU	125,400	41,800	20,900	13,933	10,450	9,419	7,684	5,956
HPS-18C01S 18000 BTU	153,800	51,267	25,633	17,089	12,817	11,552	9,424	7,305

Washing Machine

Twin Tub Glass Door

- 11 Kg Capacity
- High Performance
- Hand Wash Board
- 1 Big & 3 Mini Pulsator
- Time & Water Saving
- Low Noise
- Air Dry



Twin Tub Glass Door

- 10 Kg Capacity
- Glass / Plastic Lid
- Big Pulsator
- Low Noise Operation
- Full Plastic Body
- Heavy Duty



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HWM-49112SAG	37,500	12,500	6,250	4,167	3,125	2,817	2,298	1,781
HWM-49102SAG	33,400	11,133	5,567	3,711	2,783	2,509	2,047	1,586



Single Tub Washer Sparkle Series

- 9kg Capacity
- Built-in Buzzer
- Full Plastic Body
- Big Pulsator
- Heavy Duty
- Low Noise



Single Tub Spinner Sparkle Series

- 10Kg Spinning Capacity
- Full Plastic Body
- Big Spin Tub
- Heavy Duty
- Low Noise Design



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HW-49911W	22,300	7,433	3,717	2,478	1,858	1,675	1,366	1,059
HW-49101SP	21,800	7,267	3,633	2,422	1,817	1,637	1,336	1,035

Handheld Garment Steamer

HGS-1121WE

- Watt 1200W
- 230V 50Hz
- Handheld Garment Steamer
- Ready to use in 28 Seconds
- Water tank capacity 260ML
- Removable water tank with 260ml capacity
- Overheating protection
- Power indicator light



HGS-2202WE

- Watt 1200W
- 230V 50Hz
- Handheld Garment Steamer
- Ready to use in 28 Seconds
- Water tank capacity 260ML
- Removable water tank with 260ml capacity
- Overheating protection
- Power indicator light



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HGS-1121WE	8,700	2,900	1,450	967	725	653	553	413
HGS-2202WE	24,300	8,100	4,050	2,700	2,025	1,825	1,489	1,154

Citrus Juicer

- Watt 85W
- Single Juicer with 2 Cones
- SS + Black
- Housing: Stainless steel housing and pulp filter
- Two cones for orange and lemon
- All detachable parts for easy cleaning



Table Blender 3 in 1

- Watt 600W
- 3-in-1 (Plastic Blender Jar, Grinder, and Mincer)
- Pure copper motor
- with thermostat
- 2 speed settings with pulse function



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HCI-090A0	10,900	3,633	1,817	1,211	908	819	668	518
HTB-603A0	16,200	5,400	2,700	1,800	1,350	1,217	993	769

3 in 1 Sandwich Maker

HSM-703C0

- 3 in 1 Sandwich Maker Rated
- Watt 750W
- Sandwich, waffle, grill
- Plates, Make different
- Snack with different plates.



Toaster

HTT-902B0

- Watt 800-950W
- Voltage 220-240V
- Frequency 50-60Hz
- Gross Weight 1.45kg



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HSM-703C0	11,400	3,800	1,900	1,267	950	856	699	541
HTT-902B0	8,900	2,967	1,483	989	742	668	545	423



Water Dispenser

- 3 tap design.
- Stylish glass door design.
- Double safety device
- Indicator LED's.
- Low noise design.
- Stainless steel water tank.



Note: Color & Size options are subject to availability of stock.

Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HWD-49432G (BLUE)	38,000	12,667	6,333	4,222	3,167	2,854	2,328	1,805
HWD-49432G (RED)	38,000	12,667	6,333	4,222	3,167	2,854	2,328	1,805

Microwave Oven

HDG-451S

- 1100 watts
- 45 litres
- Defrost function
- Microwave + grill combinations
- Stop clear



HDG-342S

- 900 watts
- 34 Liters
- Defrost function
- Microwave + grill combination
- Clock kitchen timer



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HDG-451S	42,400	14,133	7,067	4,711	3,533	3,185	2,598	2,014
HDG-342S	34,000	11,333	5,667	3,778	2,833	2,554	2,083	1,615

HDG-282B

- 900 watts
- 28 litres
- Defrost setting
- Microwave + grill combination
- 30 second start timer



HDG-2313B

- 1100 watts
- 23 litres
- Defrost function
- Microwave + grill combinations
- Stop clear



Product Models	Price	0% Markup				Months		
		3 Months	6 Months	9 Months	12 Months	18	24	36
HDG-282B	31,100	10,367	5,183	3,456	2,592	2,336	1,906	1,477
HDG-2313B	28,300	9,433	4,717	3,144	2,358	2,126	1,734	1,344



Bank Alfalah
The Way Forward



SBS Instalment Plans at 0% Markup* with Processing Fee
Bank Alfalah Credit Cards

KENWOOD AND HOMAGE
REFRIGERATOR PERFECTION
THAT STANDS OUT



KENWOOD
CREATE MORE

*Terms & Conditions apply
Customers may register their complaints through SBP's customer complaint management system service 'Sunwai' (<http://sunwai.sbp.org.pk>)

