

Bank Alfalah & Daraz.pk SBS Promotion

Website	Daraz.pk (Instalment Products Only) www.daraz.pk																																		
Start Date	13-Nov-24																																		
Mark-up Free Tenure (0%)	3 Months only.																																		
Processing Fee & Mark-up Rates	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #c00000; color: white;">Tenure</th> <th style="background-color: #c00000; color: white;">SBS Plan Detail</th> <th style="background-color: #c00000; color: white;">Mark-up Rate</th> <th style="background-color: #c00000; color: white;">Processing Fee</th> </tr> </thead> <tbody> <tr> <td style="background-color: #ffffcc;">3 Months</td> <td>0% Mark-up with processing fee</td> <td style="background-color: #ffffcc;">0%</td> <td>6% Processing Fee plus FED</td> </tr> <tr> <td>6 Months</td> <td>Mark-up based plan with processing fee</td> <td>37.14%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> <tr> <td>9 Months</td> <td>Mark-up based plan with processing fee</td> <td>38.35%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> <tr> <td>12 Months</td> <td>Mark-up based plan with processing fee</td> <td>38.74%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> <tr> <td>18 Months</td> <td>Mark-up based plan with processing fee</td> <td>38.65%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> <tr> <td>24 Months</td> <td>Mark-up based plan with processing fee</td> <td>38.16%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> <tr> <td>36 Months</td> <td>Mark-up based plan with processing fee</td> <td>36.95%</td> <td>2.5% or Rs.1000 whichever is higher plus FED</td> </tr> </tbody> </table>			Tenure	SBS Plan Detail	Mark-up Rate	Processing Fee	3 Months	0% Mark-up with processing fee	0%	6% Processing Fee plus FED	6 Months	Mark-up based plan with processing fee	37.14%	2.5% or Rs.1000 whichever is higher plus FED	9 Months	Mark-up based plan with processing fee	38.35%	2.5% or Rs.1000 whichever is higher plus FED	12 Months	Mark-up based plan with processing fee	38.74%	2.5% or Rs.1000 whichever is higher plus FED	18 Months	Mark-up based plan with processing fee	38.65%	2.5% or Rs.1000 whichever is higher plus FED	24 Months	Mark-up based plan with processing fee	38.16%	2.5% or Rs.1000 whichever is higher plus FED	36 Months	Mark-up based plan with processing fee	36.95%	2.5% or Rs.1000 whichever is higher plus FED
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Available installment plans	3,6,9,12,18,24, and 36 months																																		
SBS Steps	<p>Step 1: Visit Daraz.pk and select product of your choice (Minimum transaction value to avail SBS Plan is PKR 10,000/=).</p> <p>Step 2: Proceed to checkout, select “installment” as payment method and opt for 3 months installment plan at 0% markup or mark up based plans.</p> <p>Step 3: Receive selected product at doorstep. (Standard Delivery TAT as mentioned on Daraz.pk)</p> <p style="color: red;">This offer is not valid for Amex & Corporate Credit cardholders</p>																																		

Terms & Conditions:

- EMI plans are applicable only on the “Instalment Category Products”.
- The Bank shall not be liable if merchant is unable to arrange the delivery of products/services within the time due to any issue.
- Bank Alfalah Limited shall not, in any way, be held responsible for any issue regarding refund/claim against canceled orders.
- 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.
- SBS Plan are applicable for Transaction of **Rs 10,000** and above.
- Installment plan will process within **3-5 working days**, started from the Transaction date.
- This promotion is valid for all Bank Alfalah Credit Cards, except Corporate Credit Card.
- **New credit cardholders are not eligible to avail SBS plans for first 3 months, starting from the card activation date.**

What if the order is canceled?

- In case of Cancellation of any order, Daraz.pk will notify the Loyalty Rewards & SBS Unit to cancel the plan.
- **Daraz.pk will reverse the transaction amount directly to customer.** This will be reversed within 12 working days
- Loyalty Rewards & SBS Unit will process the this forwarded cancellation within 3 working days.
- All allied charges, like PCP + FED & mark-up (if applicable) will also be reversed against these canceled
- PCP+FED will be charged to customer against cancellation of order by customer due,
 - Change of mind
 - Delivery time is too long
 - Found cheaper elsewhere
 - Decided for alternative product