

Bank Alfalah – AYS Online SBS PROMOTION



www.aysonline.pk

Bank Alfalah x AYS Online.pk SBS Promotion

Promo Product/Brand	Online Shopping Store - www.aysonline.pk																		
Start Date	24-Jul-25																		
Mark-up Free Tenure (0%)	3, 6 & 9 months plans																		
Processing Fee	<table border="1"> <thead> <tr> <th>Tenure (in Months)</th><th>Details</th><th>Mark-up Rate</th><th>PF% from the Cardholders</th></tr> </thead> <tbody> <tr> <td>3</td><td>0% Mark-up Plan with PF</td><td>0%</td><td>5.00% + FED</td></tr> <tr> <td>6</td><td>0% Mark-up Plan with PF</td><td>0%</td><td>5.00% + FED</td></tr> <tr> <td>9</td><td>0% Mark-up Plan with PF</td><td>0%</td><td>8.00% + FED</td></tr> </tbody> </table>			Tenure (in Months)	Details	Mark-up Rate	PF% from the Cardholders	3	0% Mark-up Plan with PF	0%	5.00% + FED	6	0% Mark-up Plan with PF	0%	5.00% + FED	9	0% Mark-up Plan with PF	0%	8.00% + FED
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Available installment plans	3, 6 & 9 months only.																		
Validity	Until further discontinuation notice by LR & SBS																		
SBS Steps	<p>Step 1: Visit AYS online and select product of your choice (Minimum shopping to avail SBS Plan is PKR 10,000/=).</p> <p>Step 2: Proceed to checkout, select “installment” as payment method and opt for 3, 6 & 9 months installment plan at 0% markup.</p> <p>Step 3: Receive selected product at doorstep. Shipping Charges may apply. (Standard Delivery as mentioned on website)</p> <p><u>Note:</u> This campaign is not valid for Amex & Corporate Credit card.</p>																		

Terms & Conditions:

- EMI plans are applicable only on the “Installment 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 Amex & Corporate Credit Cards.
- Standard delivery time is 7 days, It would like to keep this TAT at maximum 14 days
- **Installment plan will be booked as per bank assigned credit limit / available installment limit.**
- **New credit card holders are not eligible for the EMI (Installment Plan) during the first 3 months from credit card issuance date**

Add to Cart Conditions:

- Only 1 EMI Product is allowed in the cart; if a user adds a second EMI Product in the cart then he/she will be notified that checkout with only 1 EMI product is possible
- Latest EMI Product added in the Cart takes priority over the previously added products (EMI and Non-EMI)
- If a customer already has a Non-EMI Product in cart and adds + checkouts with a freshly added EMI Product then the system will generate a pop-up notifying the customer that his/her previously added Product (Non-EMI) will be removed from the Cart

Procedure for transaction amount reversal against cancellation

- AYS team will send an email to Team Alfalah detailing all the order numbers for which reversal process is to be initiated.
- We would like you to please share with us the email ID's on which we will have to share / document such instances.
- We would also like to please share with us email ID's where we can share normal queries as well.

Warranty & after sales service

- Warranty claim process
 - At AYSONline.pk all products are backed by brand warranties and brand warranties can be claimed from the respective brand via their nationwide service centers. AYS however do facilitate customers in terms of reaching out to brand warranty service centers and escalating the warranty process with the brands.
- After sales service
 - At AYSONline.pk all products are backed by brand after sales services and will be carried by respective brands via their nationwide service centers. AYS however do facilitate customers in terms of reaching out to brand and escalate the after sales services.

Return & Refund

Order cancellation mechanism

- Change of mind, after placing and execution of order is not allowed. However, if the product is received damaged, or the product is not as per description and or item received by the customers are different from what they have ordered, we allow customer to change the product and return the item that is received.
- But, in these scenarios, we need customers to make a proper video while receiving the package & unboxing it and share it with us as an evidence, in case if the proper evidence is not available we are not obligated to facilitate the return / exchange.
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- In case the customers order has to be canceled, due to OOS, wrong product delivered, damaged product delivered, and there is no replacement available, the customer will have the same window of 14 days that is already existing. In this case, the order for the EMI will be canceled, and the same day the bank will be informed. AYS will reverse the payment, and the customer will receive its paid payment. Bank will reverse the installment plan
- No Cancellation fee will be charged