



Bank Alfalah

## **FAQs for Consumer Finance**

### **1. Can I apply for a Credit Card or Loan without visiting the branch?**

Yes! You can apply for any Consumer Finance facility by visiting our website or calling our **helpline 111-225-111**. You can also use our digital banking application, Alfa, to apply from the convenience of your home. Our representative will reach out to you to assist you through the process. Please accept our apologies - due to the prevailing circumstances, some delays might be expected.

### **2. I have already applied for a Consumer facility in Bank Alfalah. How will the bank entertain in-process loan applications?**

We will continue to process existing loan applications however certain delays are anticipated. Customers are advised to contact their Relationship Manager or Customer Asset Specialist for further assistance and details on their case status.

### **3. Can I avail a Debit Card without visiting the branch?**

Existing Bank Alfalah customers can avail a debit card by **sending an SMS message "Debit" to 8287**. The Bank Alfalah Call Center team will revert within 48 hours and guide them through a paperless process to avail a debit card that will be delivered to their registered address. Due to the prevailing circumstances however, some delays might be expected. Customers can also call our helpline 111-225-111 for the issuance of debit card via our e-debit Card process.

### **4. I have applied for an Auto Loan. How will my documentation process and delivery of vehicle be impacted?**

Customers may visit any Bank Alfalah branch to complete their loan documentation. The Relationship Manager will ensure the sign off on all pre & post disbursement documents from customers. However, given the closure of Sindh Government departments on which parts of the process are dependent, customers should expect delays.

### **5. Are there any alternate ways of making my Loan Installment Payment or Credit Card payments?**

In case the customer has a Bank Alfalah deposit account, they can make payments conveniently through our Alfa application, Internet Banking service and ATMs. In case the customer does not have a Bank Alfalah deposit account, they can make their payments through:

- Digital Inter Bank Fund Transfer
- Opening an instant Alfa Wallet account through our Alfa app
- Cash or Cheque Deposit at any Bank Alfalah Branch



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### **6. In case branch operations are affected, how will I get my Personal Loan credit amount?**

Bank Alfalah Individual Account Holders will have their funds transferred into the customer's checking account. For customers who are not account holders with Bank Alfalah, Interbank Fund Transfer can be used to transfer the amount, subject to consent from the customer.

### **7. In case of Loan Settlement, how will I get my Final Pay Off details?**

Our helpdesk addresses are mentioned at the end of this document, and customers are encouraged to send us an email with their details, or call our helpline at 111-225-111. Our representatives will get back to you with details within three (03) working days.

### **8. Where are your Consumer Finance Centers located?**

We have seven (07) dedicated consumer centers the following cities across Pakistan:

- Karachi
- Lahore
- Islamabad
- Multan
- Faisalabad
- Peshawar
- Hyderabad

We also have two (02) help desks located at:

- Gujranwala
- Sahiwal

All locations are equipped to handle the following services:

- Loan booking disbursement for Auto and Personal Loans
- Issuances of Delivery Orders and Insurance Arrangements
- Issuance of Payment Instruments
- Loan Settlement & Issuance of No Objection Certificates (NOC) & Collaterals

### **Helpdesk emails:**

For any queries about your final settlement or loans, please use the following addresses to reach out to us.

#### **Auto Loan**

[autoloan@bankalfalah.com](mailto:autoloan@bankalfalah.com)

#### **Personal Loan**

[personalloan@bankalfalah.com](mailto:personalloan@bankalfalah.com)

#### **Home Finance**

[home.finance@bankalfalah.com](mailto:home.finance@bankalfalah.com)

#### **Acquiring:**

[pos.helpdesk@bankalfalah.com](mailto:pos.helpdesk@bankalfalah.com)