

Frequently Asked Questions for Branch Banking

1. What are the new banking hours? Will there be any changes?

In the wake of Coronavirus (COVID-19) emerging as a pandemic and its associated risks, State Bank of Pakistan has revised branch banking hours to

- **Monday to Thursday: 10:00 AM to 4:00 PM**
- **Friday: 10:00 AM to 1:00 PM**
- **Saturday & Sunday: Closed**

Furthermore, as per the State Bank's guidelines, Bank Alfalah has temporarily closed branches and is serving customers through selected locations. A complete list of open branches, and alternate locations for closed branches, is available on our website at www.bankalfalah.com

Bank Alfalah is monitoring the situation proactively and will ensure that any revisions in above timings will be communicated to customers through all available channels.

2. Is it safe to visit the branches?

Yes! Our staff is ensuring that all branches comply with the necessary precautions to reduce exposure to employees and customers alike. For your own safety, we advise that you sanitize your hands especially when using high-touch areas like ATMs, or when dealing with cash, cheques, and documents. Also ensure that you have all requisite documents pertaining to your query to enable efficient processing and limit the duration of your stay.

3. Will Open branches continue to provide all banking services on behalf of closed branches?

Yes! All Branch Managers and Operations Managers have been instructed to facilitate our valued customers with routine business transactions and accommodate customer queries during uninterrupted business hours. Open Branches will continue to perform all banking services including but not limited to:

- Cash Deposit
- Cash Withdrawal
- Utility Bill collection
- Issuance of Banker's Cheques
- Deposit of Cheques, Bankers Cheques, Government Treasury Cheques, and Challans for Clearing
- Online transactions
- Internal Fund Transfers
- Interbank Fund Transfers (IBFT)
- TDR Placement, Encashment, and Roll-over
- Dormant Account Activation
- New Account Opening



4. Can I still operate my Foreign Currency Account?

Yes! All Bank Alfalah customers with Foreign Currency Accounts can make Foreign Currency Withdrawals and Deposits from any licensed Foreign Exchange Branch.

5. How will the State Bank's New Cheque Deposit policy affect me?

Under the new SBP guidelines, cheque deposit has been made easier to limit person-to-person contact while facilitating customers.

A crossed cheque made from a Bank Alfalah account can be presented at any of our open branches to be cleared directly to the beneficiary's account. Previously, the beneficiary would have to present this cheque at their own bank's branch.

6. Will this impact my ability to send or receive a Remittance?

No. Our Remittance system is fully functional and we do not anticipate any delays in sending or receiving them. In case of any inconvenience, please contact your Branch Manager or Operations Manager for further assistance.

7. I want to open a bank account, but my relevant branch is closed.

Customers can open an account in a closed branch by visiting any open branch in our country-wide network.

8. Who should I approach in case of closure of my concerned trade handling local branch?

Please Contact your Relationship Manager/Team Leader or Regional Sales Manager

9. Will the reduction in bank timings impact routine trade transactions?

All key personnel will be available on their cell phones to assist you in your routine transactions. However, some delays are anticipated and we request your patience during this time

10. Who should I contact in case of any urgent trade transaction?

Please contact your concerned Relationship Manager/Team Leader or Regional Sales Manager

11. Will the latest SBP relief for exporters be applicable to existing outstanding cases as well?

The relief is for certain transactions in exports. For further details, please contact your Relationship Manager

12. Can I perform my banking transactions if I opt not to visit a branch?

Yes! For Cash Withdrawals and Deposits, you have access to our country-wide network of 750+ Automated Telling Machines (ATMs) and those branches which have Cash Deposit Machines (CDMs). Our **Internet Banking** services and **Alfa** are also available 24/7 to help you meet your routine banking requirements including Free Fund Transfers, Free IBFT, and payments for Credit Cards bills, Utility Bills, and repayment of Loans.

13. Can I still access my Locker?

Yes. All customers who are operating lockers at open branches may access them freely within the revised banking hours. Please accept our apologies – closed branches will not be providing access to their lockers.

14. I had applied for a Debit Card and/or Cheque Book. Will this be affected?

Bank Alfalah will continue to process Debit Cards as usual business practice. Debit Cards may be applied from any branch or by calling our Call Centre.

Cheque Book requests from open branches are also being processed. Please accept our apologies – we are working on making a cheque book request facility open to customers whose branches have closed. Please check with your Branch Manager after April 03, 2020.

Some parts of the process are dependent on external factors. Due to this, our valued customers may experience certain delays in the issuance of Cheque Books and delivery of Debit Cards.

Consumers who have received their Debit Cards may use our Alfa app to activate them from the comfort of their homes.

15. How do I find out the status of my loan application?

Existing Loan applications will continue to be processed as per business practice. However, certain delays are anticipated in light of current circumstances; please accept our apologies. Please contact your Relationship Manager for any further questions and assistance.

16. Who should I contact for queries related to Foreign Trade, and related procedures or documentation?

All clients are encouraged to visit the branches as usual, or to contact their Relationship Manager/Team Leader/Regional Sales Manager for assistance on such matters, including (but not limited to):

- Certification of E/I forms. Clients on Weboc can also request E-forms without visiting any branch
- Issuance of Annexure A forms for submission to Government Departments
- Issuance of EFE NOC
- Negotiation of FC rates (which can also be done via telephone)
- Impact on DLTL cases

17. When are Branches/ Bank expected to resume business as usual?

Bank Alfalah is continuously and carefully monitoring the situation and will keep customers informed through all communication channels.