

WHAT IS THE ALFALAH ORBIT REWARDS' PROGRAM?

Alfalah Orbit Rewards is the first bank-wide reward program in Pakistan.

At Bank Alfalah we not only value but also reward every relationship we build as an affirmation of our commitment to finding new and innovative ways to create value for our customers.

Every product, whether it is a credit card, debit card, deposit account, auto, mortgage or personal loan, internet banking, bancassurance or an investment policy, can allow you to earn Orbits, a revolutionary reward currency.

You can use Orbits to redeem items from our extensive online rewards catalogue and make bill payments through internet banking. You can even get fees reversed, transfer Orbits to others customers.

The more Bank Alfalah products you hold, the greater your potential to earn across all products in the form of a tier bonus every month.

WHAT IS THE VALUE OF AN ORBIT?

1 Orbit is equivalent to PKR 1.

HOW DO I EARN ORBITS?

You will be able to earn two types of Orbits:

- Orbits:** When you utilize the bank's products or services.
- Bonus Orbits:** When you purchase a new product or sign up for a service with the bank

Tier Bonus: The number of products you hold with the bank will allow you to earn a multiplier on your total monthly Orbit earning.



ALFALAH ORBIT REWARDS

GUIDE BOOK (CONVENTIONAL)

1. RULES FOR ORBITS EARNED

Product Category	Sub-Products	Orbits Earned
Credit Cards	Classic	0.25 Orbits on every domestic or international spend of Rs. 50/-
	Gold	0.25 Orbits on every domestic spend of Rs. 50/-
	Titanium	0.50 Orbits on every international spend of Rs. 50/-
	Platinum	0.50 Orbits on every international spend of Rs. 50/-
	Premier Platinum	0.4 Orbits on every domestic spend of Rs 50 0.50 Orbits on every international spend of Rs. 50/-
Debit Cards	Classic	0.25 Orbits on every spend of Rs. 100/-
	Gold	
	Platinum	
	Premier Signature	0.40 Orbits on every spend of Rs. 100/-
	Premier Visa Signature	
Deposits	Current Account	If month- end balance is greater than previous month- end balance, every credit of Rs. 25K and above in the account will get you 5 Orbits Monthly Cap: 500 Orbits
	Premier Current Account	If month- end balance is greater than previous month- end balance, every credit of Rs. 25K and above in the account will get you 5 Orbits Monthly Cap: 750 Orbits
	Savings Account	If month- end balance is greater than previous month- end balance, every credit of Rs. 25K and above in the account will give you 1 Orbit Monthly Cap: 250 Orbits
	Premier Savings Account	If month- end balance is greater than previous month- end balance, every credit of Rs 25K and above in the account will get you 1 Orbit Monthly Cap: 500 Orbits
Digital Banking	Internet Banking	25 Orbits will be awarded for 10 or more financial transactions across all digital channels per month
	Alfa (Mobile App)	
	SMS Alerts	



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2. RULES FOR BONUS ORBITS EARNED

Product Category	Sub-Products	Orbits Earned
Credit Cards	Classic	100 Orbits
	Gold	250 Orbits
	Titanium	
	Platinum	500 Orbits
	Premier Platinum	1,000 Orbits
Debit Cards	Classic	50 Orbits
	Gold	100 Orbits
	Platinum	250 Orbits
	Premier Signature	400 Orbits
	Premier Visa Signature	
Deposits	Current Account	50 Orbits
	Premier Current Account	100 Orbits
	Savings Account	50 Orbits
	Premier Savings Account	100 Orbits
Loans Products	Home Loan	1000 Orbits
	Auto Loan	500 Orbits
	Personal Loan	250 Orbits
Bancassurance	Bancassurance	500 Orbits
Digital Banking	Internet Banking	25 Orbits
	Mobile App	
	SMS Alerts	
	E-Statement	
Investment Products	Investment Products	Rs 100k - 2.99M - 500 Orbits Rs 3M - 9.99M - 1,000 Orbits Rs 10M+ - 2,500 Orbits



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RULES FOR TIER BONUS EARNED

Tier	Eligibility	Benefits
Alfalah Orbit Rewards	Any Bank Alfalah product except current or savings account, or a current or savings account and less than 3 products	As per the eligible product rules
Orbit 3	Current or Savings Account + any 3 eligible products	25% of accumulated Orbits earned in a month
Orbit 6	Current or Savings Account + any 6 eligible products	50% of accumulated Orbits earned in a month
Orbit 9	Current or Savings Account + any 9 eligible products	100% of accumulated Orbits earned in a month

In addition to the Orbits you earn on each product, you can earn a multiplier on the total number of Orbits earned depending on the number of products you hold with the bank. All you need is a current or savings account and a combination of 3, 6 or 9 products to earn a bonus of 25%, 50% or 100% of the total Orbits earned during a month.

Tier bonus award and downgrades will be at the start of each month.



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WHAT ARE THE ELIGIBLE PRODUCTS & SERVICES I CAN EARN ORBITS ON?

Product Type	Conventional
Current Accounts	PKR Current Account
	Alfalah Kamayab Karobar
	Basic Banking Account
	Asaan Current Account
	Payroll Current Account
	Premier Current Account
Savings Accounts	PLS Saving Account
	Alfalah Kifayat
	Alfalah Care Account
	Payroll Savings Account
	Asaan Savings Account
	Premier Savings Account
Debit Cards	Classic
	Gold
	Platinum
	Visa Signature
	Premier Visa Signature
Credit Cards	Classic
	Gold
	Titanium
	Platinum
	Premier Platinum
Loans	Auto Loan
	Home Loan
	Personal Loan
Digital Banking	Internet Banking
	Alfa Mobile App
	SMS Alerts
	E-Statements
	ATMs
Bancassurance	All bancassurance products*
Wealth Management	All investment products



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HOW DO I REDEEM MY ORBITS?

Multiple ways to earn means more Orbits to spend. You can visit Orbit Mall and choose from a wide range of gadgets, home appliances and dining vouchers to redeem your Orbits. You can also use your Orbits to travel or to pay your utility bills.

You can redeem your Orbits through the following channels:

Internet Banking:

You can log on to Internet Banking for the following:

- Make bill payments using Orbits
- Transfer Orbits to other customers

Call Centre:

You can contact our call center to redeem your Orbits.

Orbit Mall:

Orbit Mall is our online redemption portal. You can log on to Internet Banking to access it and redeem Orbits from anywhere, anytime.

