

Dear Customer,

Buying an Insurance plan is an important decision and we thank you for your purchase. As part of our commitment to ensure that you fully understand the risks and the benefits of your purchase, please note the following details for your understanding;

- **“Alfa Transaction Insurance by EFU”** – A financial & life protection-based benefit (Transactional Insurance/Term Life) aims to provide coverage to customers of Bank Alfalah in case of fraudulent transactions and death due to any cause.
- For avoidance of doubt, this product is being marketed and distributed by **Bank Alfalah** hereunder are solely the products of **EFU Life & EFU General**, and **Bank Alfalah** is merely acting in the capacity of a distribution agent of **EFU Life & EFU General** in connection with the offer of such products. The Plans are neither Bank deposits nor the obligations of the Bank and **Bank Alfalah** shall not be liable in connection with the performance of such products or any loss suffered by the customer resulting from **EFU Life’s & EFU General’s** processing and/or repudiation of any claim under the plan.
- The free look period is 15 days for **Alfa Transaction Insurance by EFU**, in which the policy can be terminated without any penalty, and full refund of the paid premium shall be made to the customer.
- Premium will be fully refunded by **EFU Life & EFU General** if the policy is cancelled within free-look period. However, if the policy is cancelled after free-look period, the refund shall not be given, however the policy can be cancelled anytime. In case of any claim, policy can be cancelled, and premium will not be refunded, and claim will be processed as per policy terms and conditions.
- Transaction Insurance Eligibility Criteria:

Eligibility Criteria	Benefits
Enrollment Age: 18 years – 64 years Coverage Age: 18 years – 65 years	Fraudulent Transaction Coverage Term Life Coverage
Enrollment Age: 18 years and above Coverage Age: 18 years and above	Fraudulent Transaction Coverage

- Its hereby clarified that for any complaint related to this policy, the customer can contact **EFU Life** or **EFU General** at 111-EFU-111 or at (+92-21)3565-3907-9. The customer can also call Bank Alfalah at 111-225-111 or email at customercomplaint@bankalfalah.com

- In case of any claim with regards to the plan, please contact the insurers on below address:

For Term Life	For Fraudulent Transaction
EFU Life House Contact Details: EFU Life House - Claims Department, Plot No 112, 8th East Street, DHA Phase 1, Karachi. Phone: +92-21-111-338-111 Email to EFU: claims@efulife.com	EFU General Contact Details: First Floor, Kashif Center, Shahrah-e-Faisal, Karachi. Phone: (+92-21) 3565 3907-9 Email to EFU General: central@efuinsurance.com

Bank Alfalah - Phone Banking: (021) 111-225-111

Note:

1. The bank will consider you educationally qualified on the fact that you logged in the application and are familiar with technology to operate your account.
2. For your convenience the bank has provided the document in Urdu & English. Kindly read and share your consent on the document which will ensure that you are medically sound to purchase the policy.
3. Once you have purchased the policy, kindly review the policy document thoroughly.