

Terms and Conditions

Bank Alfalah Limited's Step-By-Step (SBS) Plan means the purchase of goods and services by the Cardholder for the Cardholder to utilize the available credit limit and repay the transaction amount in equal monthly instalments according to the credit card and SBS terms and conditions.

'Total SBS prices' include the purchase price (inclusive of all eligible taxes) and applicable SBS Charges as per the Schedule of Bank Charges (SoBC).

The Cardholder shall pay the total SBS price inclusive of all applicable SBS charges in equal instalments (SBS monthly instalment) based on SBS terms chosen by the Cardholder.

Products offered on 0% markup are as per tenures defined in the brochures under the respective product code/product model.

Instalment billed to cardholders on cycle date shall be included in minimum payment by said Cardholder.

If the Cardholder pays less than the monthly minimum amount on the payment due date specified in the statement of account, the Cardholder becomes liable to pay service fee/charges according to the terms and conditions.

In case, the Cardholder decides to cancel his/her SBS, the Cardholder shall be liable to pay the pre-closure penalty i.e. 5% of remaining loan amount or Rs. 1,000 (whichever is higher).

The Bank reserves the absolute right to accept/reject the request for conversion of the transaction or balance to SBS.

The Bank shall not be liable if merchant is unable to arrange the delivery of services.

All SBS promotions shall be valid for a limited time.

Bank Alfalah Limited shall not, in any way, be held responsible for the quality, purpose, Fitness of or merchantability of the SBS product delivered by the merchant or the services rendered by the alliance partner.

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.

By signing the 'SBS Application Form', it is assumed that you have read, understood and agreed with the terms and conditions mentioned on the SBS yer and the Bank's website, bankalfalah.com

111 225 111
bankalfalah.com

Manually treated without using Lasik technique)



PRK Procedure



- Step 1.** Alongside numbing drops, an alcohol solution is placed on the eye to help soften the cornea.
- Step 2.** the surgeon then smooths the surface of the cornea with a special surgical instrument.
- Step 3.** An excimer laser is then used to precisely reshape the curvature of the cornea's surface.
- Step 4.** A bandage-like soft contact lens is then placed on the cornea to help protect the eye as it heals.

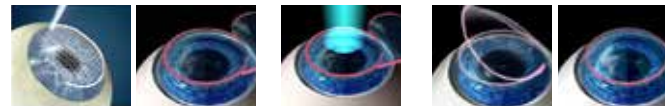
Product Specifications:

The technique is based on surface layers photo-ablation of the cornea to change it's curvature and focus the light on the retina. This procedure surface epithelium membrane of the cornea is removed with a special instrument. Then the laser ablates the surface of the cornea correcting the refractive error. At the end of the surgery the surgeon puts a bandage contact lens to help the epithelium healing within the next three or four days.

It will take two or three weeks to stable the visual acuity.

Product Details	Price	0 % Markup		Months					
		3 Months	6 Months	9	12	18	24	36	
Manual Treatment (without using Lasik technique)	50,000	16,667	8,333	6,456	5,067	3,678	2,983	2,289	

LASIK (with Femto Second Laser)



- Step 1.** A flap is created with a highly precise femto-second laser
- Step 2.** The flap is gently folded back, exposing the inner corneal tissue to be created. An excimer laser re-shapes the corneal tissue, correcting the refractive error.
- Step 3.** The flap is returned to its original position. Protecting the eye like a natural bandage.

Product Specifications:

1. In this technique, prevent the epithelium membrane (Upper layer of cornea) by making a flap with Femto-second LASER.
2. With Femto-second laser, we can create a better, smoother & customized flap than a blade create flap. Very efficient for large spectacle numbers i.e. (-14 and +6).
3. After making the flap, lift-up the flap with a special instrument and apply excimer laser to correct the refractive error successfully.
4. Then re-place the flap again with an instrument to heal itself. (No bandage required)
5. This procedure takes few hour to heal and patient get perfection on next day

Product Details	Price	0 % Markup		Months					
		3 Months	6 Months	9	12	18	24	36	
LASIK (with Femto Second Laser)	130,000	43,333	21,667	16,784	13,173	9,562	7,757	5,951	

SBS Instalment Plans at 0% Markup* with No Processing Fee
Alfalah Credit Cards



Bank Alfalah
The Way Forward

