

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, or purchase Orbits if you are falling short of a few when wanting to redeem an item.

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:

- 1. Orbits:** When you utilize the bank's products or services.
- 2. 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 |



ALFALAH ORBIT REWARDS

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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
- Purchase more Orbits

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.

