

Bank Alfalah Credit Cards: Annual Fee Spend Reversal Criteria

Bank Alfalah offers annual fee reversals for its credit cardholders who meet specific spending thresholds within 60 days from when the annual fee is charged to the customer's credit card account. The required spending amounts for fee reversal are:

Credit Card Variant	Card Type	Credit Card Annual Fee Reversal Criteria	
		Retail Spend (All Retail Spend)	Retail Spend (Intl. & E-Com)
Visa Classic	Basic	PKR 65,000 in 2 Months	PKR 45,000 in 2 Months
	Supplementary	PKR 25,000 in 2 Months	PKR 17,500 in 2 Months
Visa Gold	Basic	PKR 150,000 in 2 Months	PKR 110,000 in 2 Months
	Supplementary	PKR 75,000 in 2 Months	PKR 55,000 in 2 Months
Mastercard Optimus	Basic	PKR 200,000 in 2 Months	PKR 150,000 in 2 Months
	Supplementary	PKR 100,000 in 2 Months	PKR 75,000 in 2 Months
Visa Platinum	Basic	PKR 350,000 in 2 Months	PKR 250,000 in 2 Months
	Supplementary	PKR 200,000 in 2 Months	PKR 150,000 in 2 Months

Notes & Policy for Credit Card Annual Fee Reversal.

- The customer must meet one of the two spending criteria for annual fee reversal.
- The reversal criteria will be applicable on all fee based existing and new customers.
- Both Basic and Supplementary cardholders must complete their independent criteria to qualify for annual fee reversal.
- The promotional period for spending starts after annual fee is charged to the account.
- Upon meeting the criteria within 2 months, the customer may request the reversal via call center no longer than 3 months from the date when the annual fee was charged.
- FED will not be subject to reversal under this policy
- Bank Alfalah Visa Ultra Cashback Cardholders are only eligible for 1st Year Annual Fee Waivers upon spending PKR 75,000 within 2 months.
- Bank Alfalah American Express Cardholders are not eligible for reversal under these criteria.
- Only Retail Spend (POS & E-Commerce) and Cash Advance will be considered as eligible spend.
- Utility Bill Payment via Alfa, Alfa Mall transactions, QR, SBS, OSBS, COP, BTF do not qualify as retail spend transactions.

How to Apply for Bank Alfalah Credit Card Annual Fee Reversal?

To know more, Bank Alfalah Credit Card customers can simply call Bank Alfalah's helpline 021-111-225-111 to apply for Annual Fee Reversal.