# Frequently Asked Questions

# Alfalah Rapid – Credit Cards

1. **Who can apply for a Credit Card through Alfalah RAPID?**

   At present, all salaried and self-employed customers can apply through RAPID.

   Currently, Alfalah RAPID shall not cater to the Credit Card Application requests of Business Individuals; High Risk Individuals (including but not limited to individuals based at high-risk locations within Pakistan or associated with organizations that the bank may find exposed to any high risk profession); politically exposed persons (PEPs) including their family members, close associates, employees, etc. We are working on developing the RAPID portfolio to include more categories of customers.

   Customers falling under any of the categories listed above can visit their closest Bank Alfalah branch for account opening where our dedicated Relationship Managers shall assist you with opening your account.

2. **Are there any additional charges to apply for a credit card through Alfalah RAPID?**

   Credit Card application through Alfalah RAPID is being offered free of cost. Only charges as per the existing Schedule of Charges (SOC) shall apply upon Credit Card approval.

3. **What type of credit cards can a customer apply through Alfalah RAPID?**

   Bank Alfalah offers all credit card variants through RAPID.

   - Visa Classic
   - Visa Ultra Cashback
   - Visa Gold
   - Visa Platinum
   - Visa Premier Platinum
   - Master Titanium
   - Amex Gold

**4. What documents are required for Credit Card application through Alfalah RAPID?**

Following basic documentation will be required. Additional documents may be required as and when required.

**For Salaried customers:**

- CNIC
- Latest Salary Slip / Certificate
- 3 months bank statement

**For Self-employed customers:**

- CNIC
- 6 months bank statement
- Proprietorship letter or any other proof of business

**5. What is the turnaround time for Credit Card Application through Alfalah RAPID?**

Turnaround time for credit card application is 13 working days.

**6. Why is my cell phone number not being verified and returning an error when the same is active and in my personal use currently?**

In order to validate your credentials, customers are required to apply for credit card application using the cell number registered against their own CNIC number with PTA. In case of an error, customers are requested to kindly enter the phone number registered in their names only.

**7. Can customer apply for supplementary through Rapid Portal?**

Currently basic credit card holder cannot place request for supplementary card via Rapid portal.