

# **Alfalah RAPID Account**

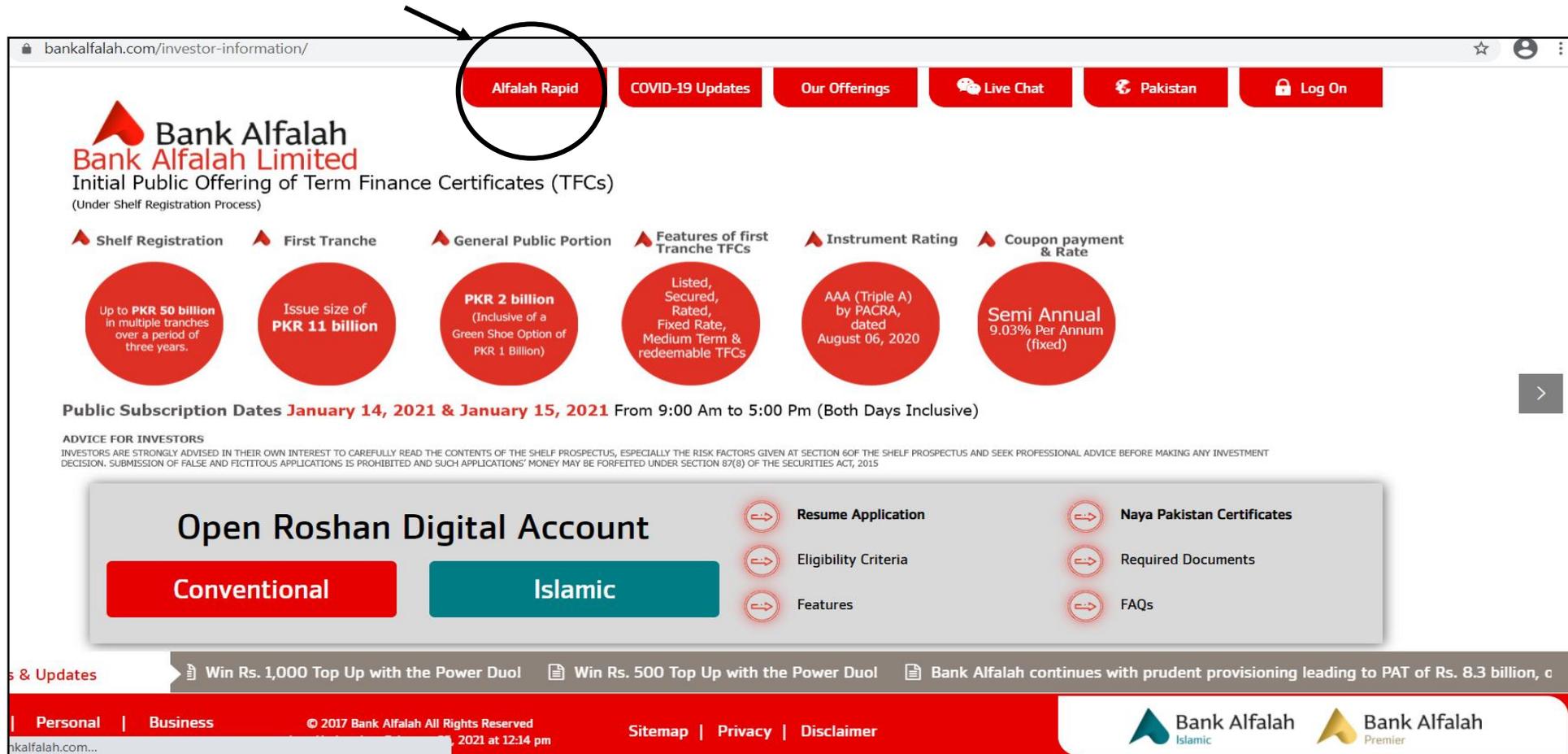
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Onboarding Tutorial  
for Bank Alfalah Customers

# RAPID Account

## Onboarding Tutorial

- Please visit <https://www.bankalfalah.com> from any browser.
  - Kindly do not click for security reasons in case if the Lock icon doesn't appear next to the URL.
- Click on **Alfalah Rapid**.



bankalfalah.com/investor-information/

Alfalah Rapid COVID-19 Updates Our Offerings Live Chat Pakistan Log On

**Bank Alfalah**  
Bank Alfalah Limited  
Initial Public Offering of Term Finance Certificates (TFCs)  
(Under Shelf Registration Process)

▲ Shelf Registration ▲ First Tranche ▲ General Public Portion ▲ Features of first Tranche TFCs ▲ Instrument Rating ▲ Coupon payment & Rate

Up to **PKR 50 billion** in multiple tranches over a period of three years.

Issue size of **PKR 11 billion**

**PKR 2 billion** (Inclusive of a Green Shoe Option of PKR 1 Billion)

Listed, Secured, Rated, Fixed Rate, Medium Term & redeemable TFCs

AAA (Triple A) by PACRA, dated August 06, 2020

**Semi Annual** 9.03% Per Annum (fixed)

**Public Subscription Dates January 14, 2021 & January 15, 2021** From 9:00 Am to 5:00 Pm (Both Days Inclusive)

**ADVICE FOR INVESTORS**  
INVESTORS ARE STRONGLY ADVISED IN THEIR OWN INTEREST TO CAREFULLY READ THE CONTENTS OF THE SHELF PROSPECTUS, ESPECIALLY THE RISK FACTORS GIVEN AT SECTION 60F OF THE SHELF PROSPECTUS AND SEEK PROFESSIONAL ADVICE BEFORE MAKING ANY INVESTMENT DECISION. SUBMISSION OF FALSE AND FICTITIOUS APPLICATIONS IS PROHIBITED AND SUCH APPLICATIONS' MONEY MAY BE FORFEITED UNDER SECTION 87(8) OF THE SECURITIES ACT, 2015

**Open Roshan Digital Account**

Conventional Islamic

Resume Application Eligibility Criteria Features Naya Pakistan Certificates Required Documents FAQs

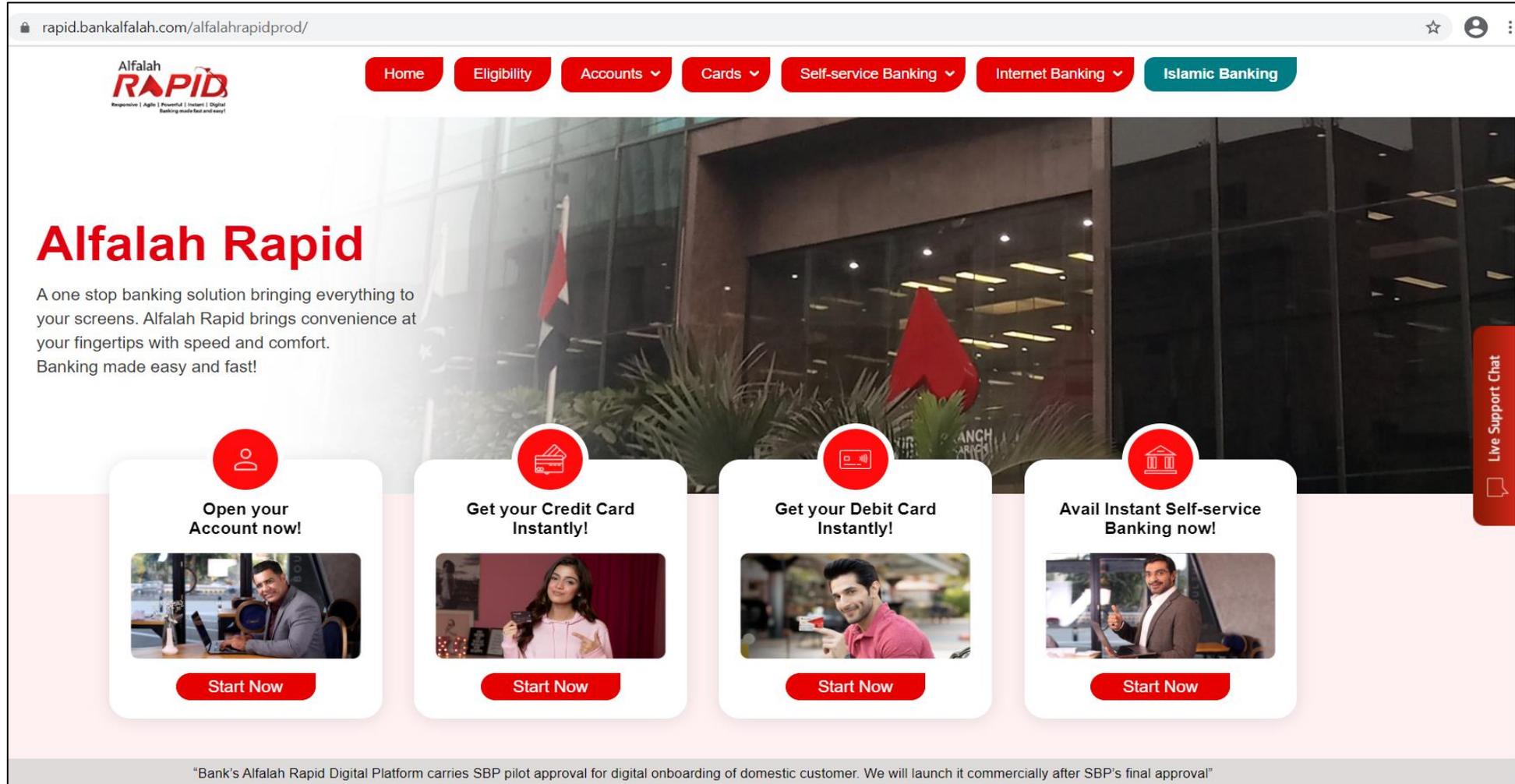
Win Rs. 1,000 Top Up with the Power Duol Win Rs. 500 Top Up with the Power Duol Bank Alfalah continues with prudent provisioning leading to PAT of Rs. 8.3 billion, c

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# RAPID Account

## Onboarding Tutorial

- Click **“Open your Account now”** to open your RAPID Account with Bank Alfalah.



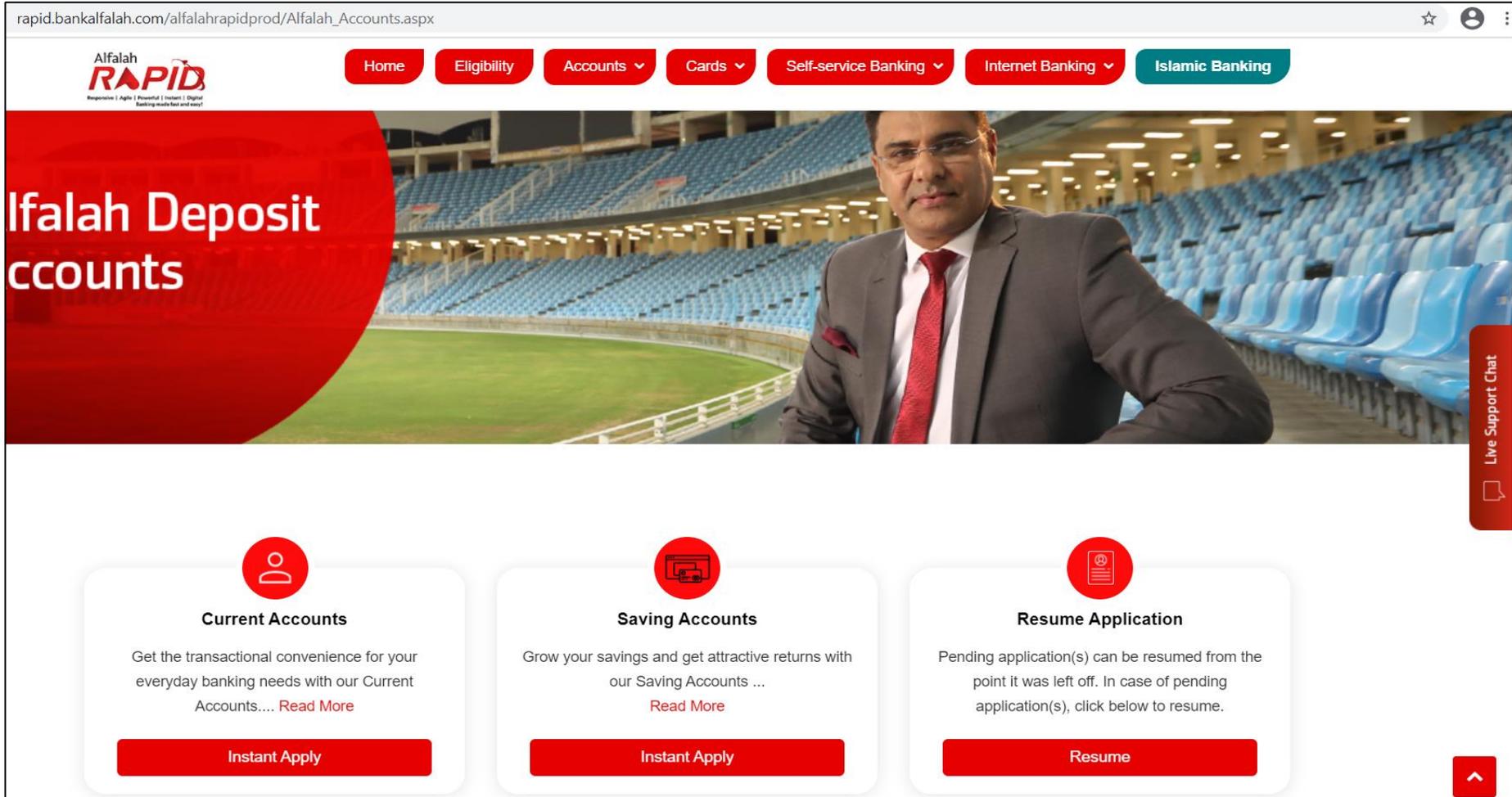
The screenshot displays the Bank Alfalah RAPID website interface. At the top, the URL is `rapid.bankalfalah.com/alfalahrapidprod/`. The navigation menu includes: Home, Eligibility, Accounts, Cards, Self-service Banking, Internet Banking, and Islamic Banking. The main heading is **Alfalah Rapid**, with the tagline: "A one stop banking solution bringing everything to your screens. Alfalah Rapid brings convenience at your fingertips with speed and comfort. Banking made easy and fast!". Below this, four service cards are presented, each with a "Start Now" button:

- Open your Account now!** (Icon: Person)
- Get your Credit Card Instantly!** (Icon: Credit Card)
- Get your Debit Card Instantly!** (Icon: Debit Card)
- Avail Instant Self-service Banking now!** (Icon: Self-service kiosk)

A vertical "Live Support Chat" button is located on the right side of the page. At the bottom, a disclaimer reads: "Bank's Alfalah Rapid Digital Platform carries SBP pilot approval for digital onboarding of domestic customer. We will launch it commercially after SBP's final approval".

## RAPID Account Onboarding Tutorial

- Select your **Account type -Current or Savings Account** according to your transactional needs.



The screenshot shows the Bank Alfalah RAPID Accounts page. The URL is [rapid.bankalfalah.com/alfalahrapidprod/Alfalah\\_Accounts.aspx](http://rapid.bankalfalah.com/alfalahrapidprod/Alfalah_Accounts.aspx). The page features a navigation menu with buttons for Home, Eligibility, Accounts, Cards, Self-service Banking, Internet Banking, and Islamic Banking. A large banner image shows a man in a suit standing in a stadium, with the text "Alfalah Deposit Accounts" overlaid. Below the banner are three main sections: Current Accounts, Saving Accounts, and Resume Application. Each section includes a description, a "Read More" link, and an "Instant Apply" or "Resume" button. A "Live Support Chat" button is visible on the right side of the page.

rapid.bankalfalah.com/alfalahrapidprod/Alfalah\_Accounts.aspx

Alfalah **RAPID**  
Responsive | Agile | Powerful | Instant | Digital  
Banking made fast and easy!

Home Eligibility Accounts Cards Self-service Banking Internet Banking Islamic Banking

# Alfalah Deposit Accounts

**Current Accounts**  
Get the transactional convenience for your everyday banking needs with our Current Accounts.... [Read More](#)  
[Instant Apply](#)

**Saving Accounts**  
Grow your savings and get attractive returns with our Saving Accounts ...  
[Read More](#)  
[Instant Apply](#)

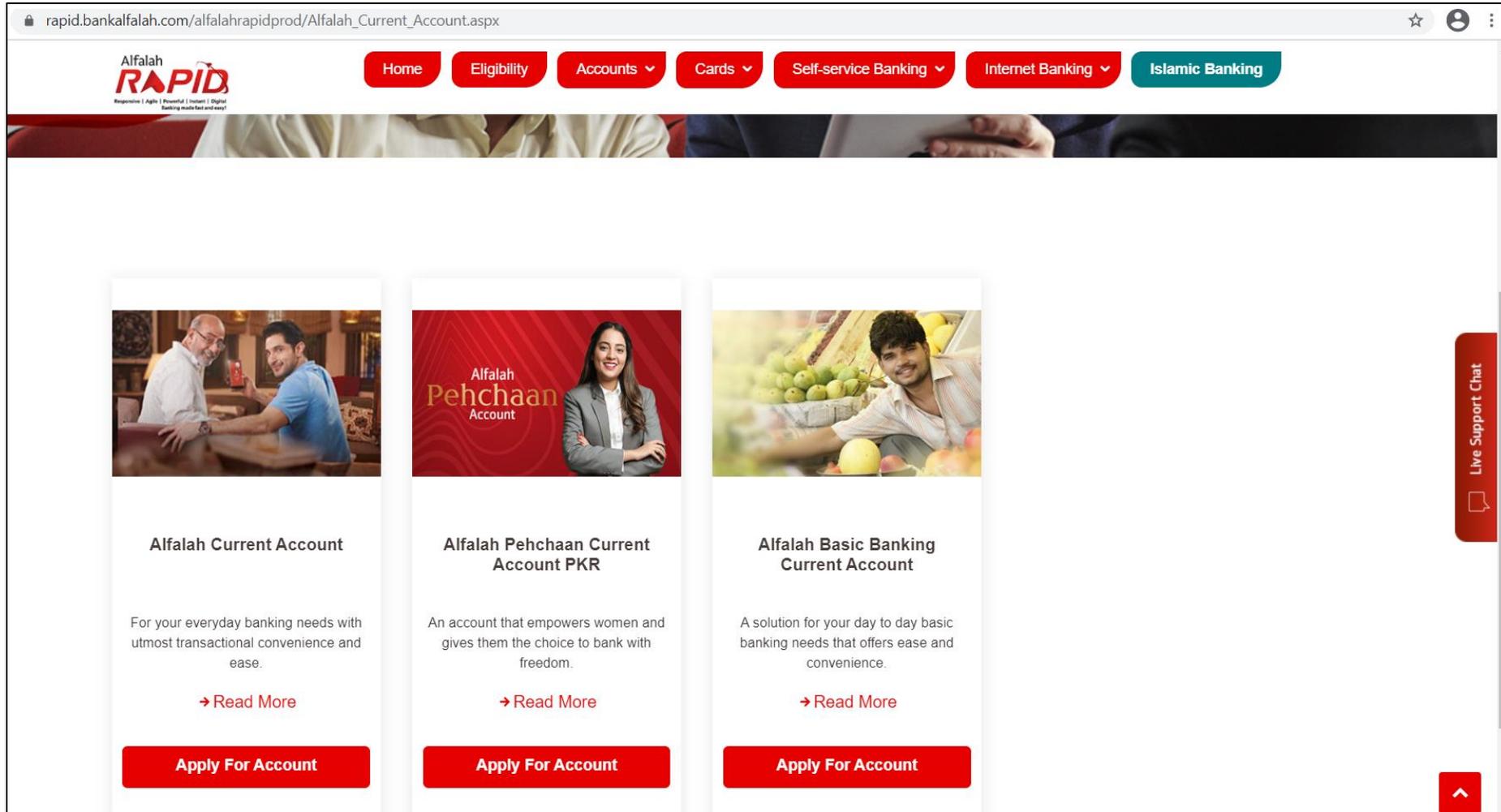
**Resume Application**  
Pending application(s) can be resumed from the point it was left off. In case of pending application(s), click below to resume.  
[Resume](#)

Live Support Chat

# RAPID Account

## Onboarding Tutorial

- Select **Preferred Product** by reading more about each of our product categories.



The screenshot shows the website interface for Alfalah RAPID accounts. The browser address bar displays `rapid.bankalfalah.com/alfalahrapidprod/Alfalah_Current_Account.aspx`. The navigation menu includes Home, Eligibility, Accounts, Cards, Self-service Banking, Internet Banking, and Islamic Banking. The main content area features three account categories:

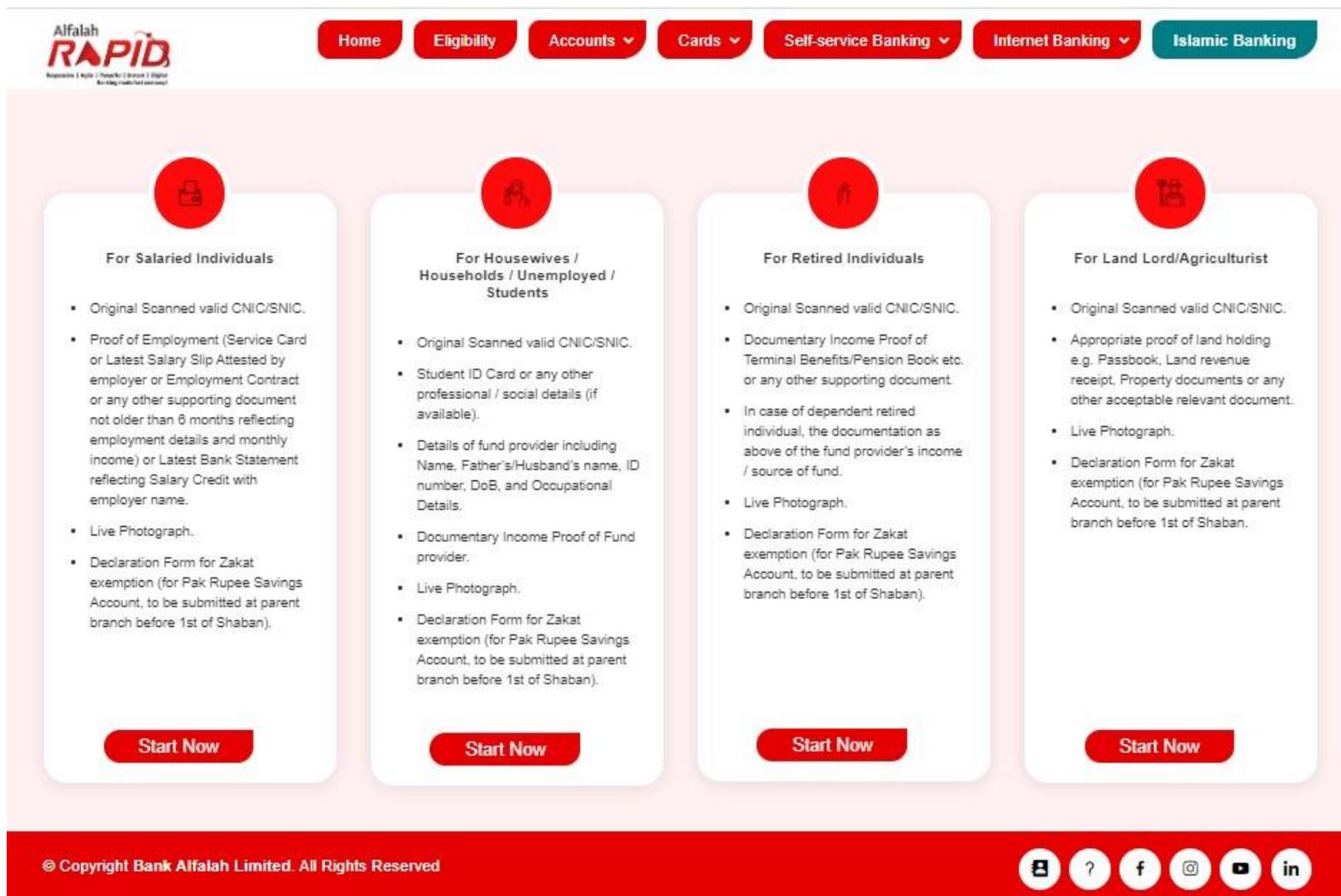
- Alfalah Current Account**: For your everyday banking needs with utmost transactional convenience and ease. [→ Read More](#) [Apply For Account](#)
- Alfalah Pehchaan Current Account PKR**: An account that empowers women and gives them the choice to bank with freedom. [→ Read More](#) [Apply For Account](#)
- Alfalah Basic Banking Current Account**: A solution for your day to day basic banking needs that offers ease and convenience. [→ Read More](#) [Apply For Account](#)

A vertical Live Support Chat button is located on the right side of the page.

# RAPID Account

## Onboarding Tutorial

- Read the **Document Checklist** to ensure you have all documents prepared with you.
- Select **Start Now** to start your RAPID Account Opening Process.



**Alfalah RAPID**  
Rapidly | Easily | Hassle-free | Secure | Digital  
Banking (without branches)

Home Eligibility Accounts Cards Self-service Banking Internet Banking Islamic Banking

### For Salaried Individuals

- Original Scanned valid CNIC/SNIC.
- Proof of Employment (Service Card or Latest Salary Slip Attested by employer or Employment Contract or any other supporting document not older than 6 months reflecting employment details and monthly income) or Latest Bank Statement reflecting Salary Credit with employer name.
- Live Photograph.
- Declaration Form for Zakat exemption (for Pak Rupee Savings Account, to be submitted at parent branch before 1st of Shaban).

Start Now

### For Housewives / Households / Unemployed / Students

- Original Scanned valid CNIC/SNIC.
- Student ID Card or any other professional / social details (if available).
- Details of fund provider including Name, Father's/Husband's name, ID number, DoB, and Occupational Details.
- Documentary Income Proof of Fund provider.
- Live Photograph.
- Declaration Form for Zakat exemption (for Pak Rupee Savings Account, to be submitted at parent branch before 1st of Shaban).

Start Now

### For Retired Individuals

- Original Scanned valid CNIC/SNIC.
- Documentary Income Proof of Terminal Benefits/Pension Book etc. or any other supporting document.
- In case of dependent retired individual, the documentation as above of the fund provider's income / source of fund.
- Live Photograph.
- Declaration Form for Zakat exemption (for Pak Rupee Savings Account, to be submitted at parent branch before 1st of Shaban).

Start Now

### For Land Lord/Agriculturist

- Original Scanned valid CNIC/SNIC.
- Appropriate proof of land holding e.g. Passbook, Land revenue receipt, Property documents or any other acceptable relevant document.
- Live Photograph.
- Declaration Form for Zakat exemption (for Pak Rupee Savings Account, to be submitted at parent branch before 1st of Shaban).

Start Now

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# RAPID Account

## Onboarding Tutorial

### Stage 0: Verification Details

- On this screen, please enter your Identity type, ID Number, Issue Date, Email address, Mobile network and Mobile Number for verification purposes.
- In addition, please upload a picture of your CNIC front and back.
- Once done, press **Save and Next**.
- You shall be required to verify your email and cell phone number through the OTAC to proceed further.

Success! OTAC Sent Successfully

Bank Alfalah  
The Way Forward

Conventional Product Suite ▼ Islamic Product Suite ▼

Chat Contact Us 24x7 Our Dedicated Helpline +92-111-225-226

### Identity Verification

<b>Identity Type*</b> CNIC <span>▼</span>	<b>ID Number*</b> <input type="text"/>
<b>ID Issue Date*</b> 11/23/2015	<b>Email*</b> <input type="text"/>
<b>Mobile Network*</b> Ufone <span>▼</span>	<b>Mobile Number*</b> (Please enter your Cell Number in the following format: +923331234567) (Cell Number must be registered on your CNIC Number) <input type="text"/>
<b>CNIC (Front)*</b> <input type="button" value="Choose File"/> No file chosen RAPID Front.jpg	<b>CNIC (Back)*</b> <input type="button" value="Choose File"/> No file chosen CNIC Back.png

**OTAC** \*(Enter OTAC received on your registered Email and Mobile Number)

E.g: abcdvxyz  
abcd -First 4 digits received on your SMS  
vxyz -Last 4 digits received on Email

Did not receive yet? [Resend OTAC.](#)



# RAPID Account

## Onboarding Tutorial



### Stage 1: Personal Details

- On this screen, please enter **Personal Details** including Name, Father's/Husband's Name, Mother's Maiden Name, Gender, DOB, Place of Birth, Country of Residence, and ID card expiry date.

1 Personal Details    2 Occupation    3 Banking Services    4 Document Upload    5 Declaration

#### Personal Information

<b>Name*</b> <input type="text"/>	<b>Father/Husband Name*</b> <input type="text"/>
<b>Mother/ Maiden Name*</b> <input type="text"/>	<b>Gender*</b> Female
<b>Country of Birth*</b> Pakistan	<b>City of Birth*</b> <input type="text"/>
<b>Country of Residence*</b> Pakistan	<b>Landline Number (Please enter your Landline Number in the following format: +92xxxxxxxxx)</b> <input type="text"/>
<b>ID Expiry Date*</b> 10/27/2027	<b>Date of Birth*</b> <input type="text"/>

# RAPID Account

## Onboarding Tutorial



### Stage 1: Personal Details (Contd.)

- On this screen, please enter Next of Kin's details and your contact details(current and permanent addresses).
- Next, if you hold dual nationality please fill details accordingly and provide CRS details.

**Next of Kin Details\***

Yes

**Next of Kin**

**Nominee's Name\***

**Identity Type\***

Select ID Type

**Nominee's ID Number \***

**Relationship with Account Holder\***

--Select Relationship--

**Nominee's Mobile Number (Please enter your Cell Number in the following format: +923331234567)\***

**Nominee's Residential Address**

**Contact Details**

**Current Residential Address**

**Address\***

**Country\***

Pakistan

**City\***

**Is your permanent residential address same as current address**

No

**Permanent Residential Address**

**Address\***

**Country\***

Pakistan

**City\***



**Other Information**

**Are you dual national?\***

Yes

**Other Nationality\***

United States

Do you have dual nationality of other country

**Are you a US Citizen, a US Green Card Holder or a US Resident?\***

Yes

**Were you born in US?\***

No

**Do you have a US address or telephone Number?\***

No

**Are you assigning a signatory authority/ mandate to a person with a US address?\***

No

**Are you aware of any other information that may indicate US links?\*** Including US source of funds/ income, US nationality, residence status of authorized signatory/ mandate holder, expected remittances to/from US etc.

No

**You have indicated that you are a US person. Enter the following:\***

Social Security No  Employer identification No

Enter Social Security Number

**CRS Information**

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/jurisdiction indicated

If a TIN is unavailable please provide the appropriate reason A, B or C.

**Reason A** The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason B** The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C** No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Functional equivalent numbers examples also includes (social security/insurance number, citizen/personal identification/service code/number or resident registration number)

For country wise details regarding TIN/Functional Equivalent Number please refer to [OECD](#) website.

S No.	(i) *Country/Jurisdiction of Tax Residence	(ii) *Tax Identification Number (TIN)/NTN or Functional Equivalent Number	(iii) Reason B
1	--Select Country--	--Select TIN Availability--	

# RAPID Account

## Onboarding Tutorial



### Stage 2: Occupational Details ( For Salaried Individuals)

- On this screen, you are required to enter **Occupational Details** including Name of Employer, Profession, Source of Funds, Expected Monthly Salary and Office Address.
- For Know your Customer(KYC) purposes, please enter Purpose of account, Modes of Deposit/withdrawal as well as the amount expected to be credited.
- Press **Save and Next** to proceed to **Stage 3** of the RAPID Account Opening Form.

1 Personal Details 2 Occupation 3 Banking Services 4 Document Upload 5 Declaration

### Occupation Details

Salaried  Other

**Name of Employer\***  
Bank Alfalah

**Other Source of Fund\***  
Rental Income

**KYC Details**

**Purpose of account:\***  
Personal Savings

**Dominant mode of deposit:\***  
Cash

**Political Relation ?:\***  
Have you or your associates (i.e. family members or close associates) ever been a political figure: [Click here](#) for definition  
Yes

**Office Address**

**Address\***  
BA Building 4th Fl II Chundrigar Rd

**City\***  
Karachi

**Profession\***  
Bank Employees

**Source Of Funds\***  
Salaried and Others

**Expected Monthly Salary / Income (equivalent to PKR)\***  
100000000

**Expected monthly number of credit transactions:\***  
5

**Dominant mode of withdrawal:\***  
Cash Withdrawals through cheque

**Political Person name:\***  
Imran Ahmed Khan Niazi

**Country\***  
Pakistan

Back Save and Next

# RAPID Account

## Onboarding Tutorial



### Stage 2: Occupational Details (For others)

- On this screen, you are required to enter **Occupational Details** including Profession, Source of Funds, Funds Provider and Expected Monthly Salary.
- For Know your Customer(KYC) purposes, please enter Purpose of account, Modes of Deposit/withdrawal as well as the amount expected to be credited.
- Press **Save and Next** to proceed to **Stage 3** of the RAPID Account Opening Form.

#### Occupation Details

Salaried  Other

**Dependent On (for Funds)\***  
Husband

**Expected Monthly Salary / Income (equivalent to PKR)\***  
10000000

#### KYC Details

**Purpose of account:\***  
Personal Savings

**Dominant mode of deposit:\***  
Cash

**Expected Local Geographies for transactions:\*** Min: 1 and Max: 5  
 Allahabad  
 ARIFWALA  
 ATTOCK  
 Badin

**Details of funds provider/Beneficial Owner:**

**Name:\***  
Mohsin

**Date of Birth\***  
01/09/2002

**Profession\***  
House Wives (Non Widow)

**Source Of Funds\***  
Other

**Expected monthly number of credit transactions:\***  
5

**Dominant mode of withdrawal:\***  
Cash Withdrawals through cheque

**Political Relation ?:\***  
Have you or your associates (i.e. family members or close associates) ever been a political figure: [Click here for definition](#)  
Yes

**Political Person name:\***

**ID Number\***  
4230111111111

[Back](#) [Save and Next](#)

# RAPID Account

## Onboarding Tutorial



### Stage 3: Banking Requirements

- On this screen, you are required to enter **Account Details** including Account Type and Category, Product Type, and Title. In addition, please specify the services you require, e.g. Debit Card type, cheque book, e-statement and SMS Alert facilities.
- Press **Save and Next** to proceed to **Stage 4** of the RAPID Account Opening Form.

1 Personal Details    2 Occupation    3 Banking Services    4 Document Upload    5 Declaration

#### Account Details

**Account Information**

**Account Type**  
 Conventional  Islamic

**Product Type**  
Alfalah Current Account

**Account Title\***

**Preferred city to open the account\***  
KARACHI

Hold mail except letter of thanks

**Product Offering** \*Charges apply as per existing SOC where applicable

**Do you want Debit Card?\***  
Yes

**Card Type\***  
PAYPAK

**Frequency of E-Statement\***  
Half Yearly

**Account Category**  
Current

**Product Currency**  
PKR

**Preferred Mailing Address**  
Permanent

**Branch\***  
0031-Clifton Karachi Branch

**Name on Card\*** Embossing name must be combination of your own name (19 Character)  
SMT

**Do you want to avail Cheque book? \*** (25 Leaves Cheque book)  
Yes

**Do you want to avail SMS alert?\***  
Yes

**Back**    **Save and Next**

# RAPID Account

## Onboarding Tutorial



### Stage 4: Documents Upload

- On this screen, you are required to upload photos of original documents including **Scanned copy of your Signature, Proof of Address, Proof of Income and other tax details.**
- Once uploaded, press **Save and Next** to proceed to **Stage 5** of the RAPID Account Opening Form.

1 Personal Details    2 Occupation    3 Banking Services    4 Document Upload    5 Declaration

#### Attachments

Please upload photos of original documents that are clear, and size of each document is less than 4MB. (JPG or JPEG or PNG or PDF are allowed)



Take photo



**Scanned Signature** \* (Signature must be as per ID Document)  
 Signature.jpg

**Proof Of address** (In case address is changed than CNIC, Kindly upload proof of address (utility/mobile/credit card bill on your name, Rent agreement, etc) \* [Click Here](#)  
 Slide\_06-40.jpg

**Proof Of Income** (Scanned Copy of Job certificate, tax return, rent agreement, latest salary slip (not older than 6 months), etc) \* [Click Here](#)  
 Salary Slip.png

**Miscellaneous Document**  
 FBR Tax Returns.pdf

Please upload Miscellaneous Document

# RAPID Account

## Onboarding Tutorial



- **Stage 5: T&C's and Declaration**
- This is the final step of Account Application Process.
- On this screen, you must **agree** to the **Terms & Conditions** of Account Opening at Bank Alfalah.
- Press **Save and Submit** to submit your **RAPID Account Opening Form**.

1 Personal Details 2 Occupation 3 Banking Services 4 Document Upload 5 Declaration

Declaration

**RAPID DIGITAL ACCOUNT (Rapid DA)**

**TERMS & CONDITIONS**

\*Copy of Account opening form and Terms & Conditions is digitally received, read, understood and accepted.

Download Document(s)

CRS Form: [View File](#)

Back Save and Submit

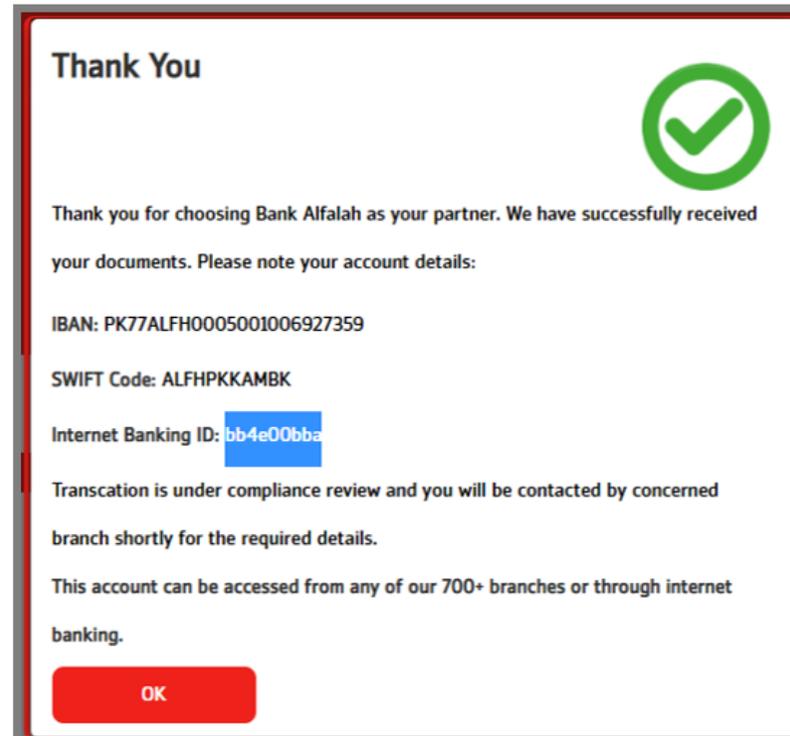
## RAPID Account

### Onboarding Tutorial



#### Acknowledgement

- Once the form is submitted, customer receives an acknowledgment on screen and through an email.
- After submission, Bank Alfalah shall review the Account Opening request and activate the account within 24 Hours (1 Working Day) in case of no discrepancy.
- Once the account is activated, you will receive a Verification call on your registered cell phone number within 14 days from your parent branch.
- In case of a discrepancy, one of the representatives of the bank shall revert to the customer for resolution within timeline.
- Visit any BAFL Branch or Biometrically enabled ATM for Biometric Verification within 60 days. Prior to biometric verification, transaction limit shall be restricted up to Rs. 200,000/- per month.





**Thank You**