

**Key Fact Statement (KFS) for Deposit Accounts**

<b>BANK AL HABIB LTD</b> _____ branch	Date	
	<b>IMPORTANT:</b> Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	

**Account Types & Salient Features: AL Habib Woman Asaan Savings Account**

This information is accurate as of the date above. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at [www.bankalhabib.com](http://www.bankalhabib.com) or visit our branches.

Bank AL Habib Asaan Saving Account is just for you. Easy to open and loaded with value-added services.

- Free Life Insurance\*
- SMS Alert Facility
- Total Debits per Month: Rs. 1,000,000/-
- Free First Cheque Book (10 Leaves)
- Free Internet & Mobile Banking
- Profit payout every six months
- Total Credit Balance Limit: Rs. 1,000,000/-
- Free e-statements
- Profit calculated on monthly average balance
- PayPak Debit Card (Default)

\*Free Life Insurance Coverage for customer with following eligibility criteria:

- New Accounts Eligible after 90 Days of Opening of Account
- Maximum Payable on the Natural Death / Permanent Disability PKR 0.5 Million
- In Case of Joint Account, Any One of the Account-holders will be covered
- Claims Payable on the basis of 90 Days of average Balance in Customer Account
- Maximum Payable on the Accidental Death / Permanent Disability PKR 1 Million
- Age Limit- 18 to 60 Years

**Note:**

Kindly refer Schedule of Charges (SOC) for exemptions of service charges.

Particulars		Conventional	
		AL Habib Woman Asaan Savings Account	
<b>Currency</b>		PKR	
<b>Minimum Balance for Account</b>	To open	0	
	To keep	0	
<b>Account Maintenance Fee</b>		0	
<b>Is Profit Paid on account</b>		Yes	
<b>Subject to the applicable tax rate</b>		Yes	
<b>Indicative Profit Rate. (%)</b>		14.50%	
<b>Profit Payment Frequency</b>		Monthly	
<b>Provide example:</b>		Monthly Avg Bal: PKR 1,000 Monthly Profit: PKR.12.08	
<b>Total Debit Balance Limit</b>		PKR 1,000,000/- Monthly	
<b>Total Credit Balance Limit</b>		PKR 1,000,000/-	
<b>Free Life Insurance</b>		Yes	

**Service Charges**

**IMPORTANT:** This is a list of the main service charges for this account. It does not include all charges. You can find a full list at our branches, on our website at [www.bankalhabib.com](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		AL Habib Woman Asaan Savings Account	
<b>Cash Transaction</b>	Intercity	0	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 23.44	
<b>SMS Alerts Monthly</b> (without FED)	ADC/Digital	-	
	Clearing	PKR 100	
	For other transactions		
<b>Debit Cards</b> (Issuance & Annual charges)	Visa Silver	PKR 1,500	
	Visa Gold	PKR 2,000	
	Visa Platinum	PKR 4,500	
	UnionPay	PKR 1,500	
	Paypak	PKR 1,100	
<b>Cheque Book</b>	Issuance	0 – First Cheque book (10 leaves only)	
	Stop payment	PKR 500 per instruction	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		AL Habib Woman Asaan Savings Account	
<b>Remittance (Local)</b>	Banker Cheque / Pay Order	PKR 300	
<b>Remittance Foreign</b>	Foreign Demand Draft	USD 18	
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
	Annual	0	
	Half Yearly	0	

<b>Statement of Account</b>	Duplicate	Statement of A/c upto 6 Months PKR 35 Statement of A/c Above 6 months Additional PKR 35 per 6 months
	E-Statements (Monthly)	0
<b>Fund Transfer</b>	ADC/Digital Channels	Free IBFT - Upto Rs. 25,000/- per month / per account. For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charge
	Others	0
<b>Digital Banking</b>	Internet Banking subscription	0
	Mobile Banking subscription	0
<b>Clearing</b>	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500 Flat
<b>Closure of Account</b>	Customer request	0

**You Must Know**

**Requirements to open an account:** To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.

**Cheque Bounce:** Dishonoring of cheques is subject to a criminal trial in Pakistan under Pakistan Penal Code, 1860. Accordingly, you should be writing cheques with utmost prudence.

**Safe Custody:** You are requested to do not share any personal information such as: Birth, mother's maiden name, Internet/Mobile Banking user ID & passwords, One Time Passwords, TPIN, Debit/Credit card number, PIN and CVV. In case you receive such email, please do not respond. Instead, we would appreciate it if you report these emails/SMS at info@bankalhabib.com

**Record updating:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can visit your relationship branch to update your information.

**What happens if you do not use this account for a long period?** If your account remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account.

**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact your relationship branch.

**Closing this account:** In order to close your account, kindly visit your Relationship Branch

**How can you get assistance or make a complaint?**

Bank AL Habib Limited,  
Customer Services Division (CSD),  
Plot # 28-C, Lane 3, Bukhari Commercial,  
2nd, 3rd & 4th Floor, Khayaban-e-Bukhari Branch,  
Phase VI, DHA Karachi.  
(021) 35171784-89  
(021) 35243591  
Helpline: (021) 111-014-014  
Email: feedback@bankalhabib.com/info@bankalhabib.com  
Website: www.bankalhabib.com  
In case of unsatisfactory resolution, you may also write to the Banking

**I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT**

Customer Name:		Date:	
Product Chosen:			
Mandate of account:	Single/Joint/Either or Survivor		
Address			
Contact No.:	Mobile No.	Email Address	
Customer Signature			Signature Verified
Customer Signature (Secondary-Incase of Joint Account)			Signature Verified