

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

BANK AL HABIB LTD branch	Date	تاریخ
	<p><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.</p> <p>اہم بات: اگر آپ نیا اکاؤنٹ کھولنے پر غور کر رہے ہیں تو اس دستاویز کو غور سے پڑھیں۔ یہ انگریزی اور اردو میں دستیاب ہے۔ آپ اس دستاویز کو دوسرے بینکوں کے پیش کردہ مختلف اکاؤنٹس سے موازنہ کرنے کے لئے بھی استعمال کر سکتے ہیں۔ آپ کو موازنہ کرنے کے لئے دوسرے بینکوں سے کے ایف ایس وصول کرنے کا حق ہے۔</p>	

**Account Types & Salient Features: Asaan Saving 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 Bank AL Habib branches.

- Bank AL Habib Asaan Saving Account is just for you. Easy to open and loaded with value-added services.
- No initial deposit required
  - Total Debits per month Rs. 1,000,000/- (Limit of asaan account has been enhanced to PKR 1.5 million till June 30, 2023 to facilitate Hajj Pilgrims)
  - Total Credit Balance Limit Rs. 1,000,000/- (Limit of asaan account has been enhanced to PKR 1.5 million till June 30, 2023 to facilitate Hajj Pilgrims)
  - PayPak Debit Card
  - Free Life Insurance \*
  - Free E-Statements
  - SMS Alert Facility
  - Free Internet and Mobile Banking
  - No Introducer requirement, except for illiterate, visually impaired/ blind persons
- \*Free Life Insurance Coverage for customer with following eligibility criteria:  
 • Claim is eligible after 30 Days of Account Opening .  
 • Claims payable on 90 Days of Average Balance in Account .  
 • Maximum Claim on Accidental Death - PKR 4 Million .  
 • Maximum Claim on Natural Death / Permanent Disability - PKR. 2 Million .  
 • In a Joint Account, any one of the account holders is covered. • Age Limit - 18 to 60 Years.

Particulars	Conventional	
	Asaan Savings Account	
Currency	PKR	
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee	0	
Is Profit Paid on account	Yes	
Subject to the applicable tax rate	Yes	
Indicative Profit Rate. (%)	19.50%	
Profit Payment Frequency	Bi-Annual	
Provide example: (On each Rs.1000, you can earn Rs.----- on given periodicity)	Monthly Avg Bal: Rs. 1,000 Bi-Annual Profit: Rs..97.5	
Total Debit Balance Limit	Rs. 1,000,000/-Monthly (Limit of asaan account has been enhanced to PKR 1.5 million till June 30, 2023 to facilitate Hajj Pilgrims)	
Total Credit Balance Limit	Rs. 1,000,000/- (Limit of asaan account has been enhanced to PKR 1.5 million till June 30, 2023 to facilitate Hajj Pilgrims)	
Fund Transfer & Cash Withdrawal Limit	0	
Free Life Insurance	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.

سروس چارجز  
 اہم بات: یہ اس اکاؤنٹ کے لئے خاص سروس چارجز کی ایک فہرست ہے۔ اس میں تمام چارجز شامل نہیں ہیں۔ آپ کو ہماری برانچز، ویب سائٹ [www.bankalhabib.com](http://www.bankalhabib.com) پر مکمل فہرست مل سکتی ہے۔ براہ کرم نوٹ کریں کہ تمام بینک چارجز لاگو ٹیکس کے بغیر ہیں۔

Services	Modes	Conventional	
		Asaan Savings Account	
Cash Transaction	Intercity	0	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	Rs. 23.44	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	Rs. 120	
	For other transactions	Rs. 120	
Debit Cards (Issuance & Annual charges)	Visa Silver	Rs. 1,700	
	Visa Gold	Rs. 2,500	
	Visa Platinum	Rs. 5,200	
	UnionPay	Rs. 1,600	
	Paypak	Rs.1,250	
	Cheque Book	Issuance	Rs. 20/leaf
	Stop payment	Rs. 600	
	Loose cheque	Rs. 50/- per leaf	

