

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

**BANK AL HABIB LTD**  
branch

Date

**IMPORTANT:** 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 Roshan Digital Account-Resident Pakistanis**

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 offers **AL Habib Roshan Digital Account** for Resident Pakistani's having assets abroad to open and manage their accounts in Bank AL Habib through any branch in BAHL.

- Free E-Statements
  - Free registration for Netbanking and AL Habib Mobile
  - No charges on opening, closure and maintenance of account
  - Account is fully repatriable
  - Available in Current & Saving account types with both Conventional & Islamic variants
  - Local credits are allowed to the extent of proceeds received from permissible investments
  - Account can be fed by Foreign Inward Remittances originating from the account holder themselves & other formal SWIFT & Home Remittance channels
  - Access to host of investment avenues e.g. TDR Booking, Mutual Funds, Naya Pakistan Certificates, investment in Pakistan Stock Exchange, investment in commercial & Residential Real Estate.
- Debit Card Facility
  - No Initial deposit or minimum balance is required
  - Availability of 24/7 Dedicated Roshan Digital Unit (RDU)
  - Also available in Joint Account
  - Cheque Book Facility
  - Offered in Pak Rupee & Foreign Currency

**Note:**

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

Particulars		Conventional					
		AL Habib Roshan Digital Account-Resident Pakistani					
Currency		USD, GBP, EURO					
Minimum Balance for Account	To open	0					
	To keep	0					
Account Maintenance Fee		0					
Is Profit Paid on account Subject to the applicable tax rate		Yes					
Indicative Profit Rate. (%)		<b>USD</b>	<b>GBP</b>	<b>EURO</b>			
	Below 5,000.00	0.10%	0.10%	0.10%			
	From 5,000 to 9,999.99	0.25%	0.10%	0.10%			
	From 10,000 to 24,999.99	0.35%	0.10%	0.10%			
	From 25,000.00 to 99,999.99	0.50%	0.10%	0.10%			
	100,000 & Above	3.00%	0.10%	0.10%			
Profit Payment Frequency		Monthly					
Provide example:		Monthly Avg Bal: USD 100000 Monthly Profit: USD. 250					
Financing		Upto 90% in PKR					
Cash Handling		0					
Free Life Insurance		-					
Is Profit Paid on account Subject to the applicable tax rate		No	No	No	No	No	No
Indicative Profit Rate. (%)		-	-	-	-	-	-
Profit Payment Frequency		-	-	-	-	-	-
Provide example:		-	-	-	-	-	-
Premature/ Early Encashment/Withdrawal Fee		-	-	-	-	-	-

**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 Roshan Digital Account-Resident Pakistani					
Cash Transaction	Intercity	0					
	Intra-city	-					
	Own ATM withdrawal	-					
	Other Bank ATM	-					
SMS Alerts Monthly (without FED)	ADC/Digital	-					
	Clearing	-					
	For other transactions	PKR 100					
Cheque Book	Issuance	PKR 18/leaf					
	Stop payment	PKR 500 per instructions					
	Loose cheque	PKR 30/cheque					
	Collection of outward foreign cheques	0					
Services	Modes	Conventional					
		AL Habib Roshan Digital Account-Resident Pakistani					
Remittance (Local)	Banker Cheque / Pay Order	PKR 300					
Remittance Foreign	Foreign Demand Draft	USD 18					
	Wire Transfer	-					
	Annual	0					

<b>Statement of Account</b>	Half Yearly	0
	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	Not Available
	Others	-
<b>Digital Banking</b>	Internet Banking subscription	0
	Mobile Banking subscription	0
<b>Clearing</b>	Normal	0
	Intercity	-
	Same Day	PKR 500 Flat
<b>Closure of Account</b>	Customer request	0

#### You Must Know

<p><b>Requirements to open an account:</b> 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.</p> <p><b>Cheque Bounce:</b> 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.</p> <p><b>Safe Custody:</b> You are requested to do not share any personal information such as: Birth, mother's maiden name, Internet/Mobile Banking user ID &amp; 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</p> <p><b>Record updating:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication. You can visit your relationship branch to update your information.</p> <p><b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account.</p>	<p><b>Unclaimed Deposits:</b> 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.</p> <p><b>Closing this account:</b> In order to close your account, kindly visit your Relationship Branch</p> <p><b>How can you get assistance or make a complaint?</b> Bank AL Habib Limited, Customer Services Division (CSD), Plot # 28-C, Lane 3, Bukhari Commercial, 2nd, 3rd &amp; 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 Mohtasib Pakistan at following address:  Banking Mohtasib Pakistan Shaheen Complex, 5th floor, M. R. Kiyani Road, Karachi.http://www.bankingmohtasib.gov.pk/</p>
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#### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

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