

Key Fact Statement (KFS) for Deposit Accounts

BANK AL HABIB LTD	Date
_____ branch	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 Woman 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 or visit our branches.
 "AL Habib Woman Account" is a complete banking solution catering the financial needs needs of Woman.
 • No Minimum Balance Requirement • PayPak Debit Card (Default)* • Free Internet and Mobile Banking
 • Free e-statements • Banker's Cheque / Pay Order • Up to 90% Financing Against Deposit
 • Free Life Insurance** • SMS Alert Facility • Free First Cheque Book (10 Leaves)

*Bank AL Habib PayPak Card is the default Debit Card being offered under this account, however you may opt for a Visa or UnionPay Card. Terms and Conditions Apply.
 **Free Life Insurance Coverage for customer with following eligibility criteria:
 • New Accounts Eligible after 90 Days of Opening of Account • Claims Payable on the basis of 90 Days of average Balance in Customer Account
 • Maximum Payable on the Natural Death / Permanent Disability PKR 1 Million • Maximum Payable on the Accidental Death / Permanent Disability PKR 2 Million
 • In Case of Joint Account, Any One of the Account-holders will be covered • Age Limit- 18 to 60 Years

Particulars	Conventional							
	AL Habib Woman 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								
Indicative Profit Rate. (%)	14.50%							
Profit Payment Frequency	Monthly							
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: PKR.12.08							
Total Debit Balance Limit	0							
Total Credit Balance Limit	0							
Free Life Insurance	Yes							
Is Profit Paid on account	No	No	No	No	No	No	No	No
Subject to the applicable tax rate								
Indicative Profit Rate. (%)	-	-	-	-	-	-	-	-
Profit Payment Frequency	-	-	-	-	-	-	-	-
Provide example:	-	-	-	-	-	-	-	-
Premature/ Early Encashment/Withdrawal	-	-	-	-	-	-	-	-

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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional							
		AL Habib Woman Savings Account							
Cash Transaction	Intercity	0							
	Intra-city	0							
	Own ATM	0							
	Other Bank ATM	PKR 23.44							
SMS Alerts Monthly (without FED)	ADC/Digital	-							
	Clearing	PKR 100							
	For other	PKR 100							
Debit Cards (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							
Cheque Book	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 Savings Account							
Remittance (Local)	Banker Cheque / Pay Order	PKR 300							
Remittance Foreign	Foreign Demand Draft	USD 18							
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual							
	Wire Transfer	-							
Statement of Account	Annual	0							
	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							

Fund Transfer	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
Digital Banking	Internet Banking	0
	Mobile Banking	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500 Flat
Closure of Account	Customer request	0

You Must Know

<p>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.</p> <p>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.</p> <p>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</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>Closing this account: In order to close your account, kindly visit your Relationship Branch</p> <p>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</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			
Contact No.:	Mobile No.	Email Address	
Customer Signature		Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)		Signature Verified	