

### 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: Foreign Saver Accounts

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 saving accounts in major foreign currencies i.e. US Dollar, Pound Sterling and Euro and lets you earn monthly interest.

- Profit Payable on Monthly Basis
- Free Cheque Book
- Free Collection of Outward Foreign Cheques
- Free e-statements / Internet Banking
- SMS Alerts Facility
- Free Cash Handling
- Free Remittances (Two Per Month)
- Up to 90% Financing in Pak Rupees
- All Other Conditions of Saving Accounts apply

#### Note:

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

Particulars	Conventional		
	Foreign Currency Saver		
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. (%)	USD 0.10%-0.75	GBP 0.10%	EURO 0.10%
Profit Payment Frequency	Monthly		
Provide example:	-		
Remittances	0 (Two per month)		
Financing	Upto 90% in PKR		
Cash Handling	0		
Free Life Insurance	No		

#### 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	
		Foreign Currency Saver	
Cash Transaction	Intercity	PKR 350	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly	ADC/Digital	PKR 75	

(without FED)	Clearing	PKR 75
	For other transactions	PKR 75
<b>Cheque Book</b>	Issuance	0
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
	Collection of outward foreign cheques	0
<b>Services</b>	<b>Modes</b>	<b>Conventional</b>
		<b>Foreign Currency Saver</b>
<b>Remittance (Local)</b>	Banker Cheque / Pay Order	PKR 250
<b>Remittance Foreign</b>	Foreign Demand Draft	USD 15 (Free 2 per month)
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
<b>Statement of Account</b>	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	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	PKR 300
	Same Day	PKR 500
<b>Closure of Account</b>	Customer request	0
<b>You Must Know</b>		

**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?**

Unit Head- Customer Complaint Unit, Bank AL Habib Ltd  
4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi.  
Tel: (021) 35243570-71 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/>

### 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	

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

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#### Account Types & Salient Features: Forex Current Account

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Bank AL Habib Forex Current Account allows Pakistani based accounts to be opened with US Dollar, Pound Sterling and Euro with No Minimum Balance requirement

- Free Life Insurance\*
- Up to 90% Financing in Pak Rupees
- Free Cash Handling
- Free Remittances (Three Per Month)
- SMS Alerts Facility
- Free Cheque Book
- Free Collection of Outward Foreign Cheques
- Free e-statements / Internet Banking

\*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 1 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 2 Million
- Age Limit- 18 to 60 Years

**Note:**

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

Particulars	Conventional	
	Forex Current Account	
Currency	USD, GBP, EURO	
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee	0	
Financing	Upto 90% in PKR	
Cash Handling	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.

Services	Modes	Conventional	
		Forex Current Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other	PKR 75	
Cheque Book	Issuance	0	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
	Collection of outward foreign cheques	0	
Services	Modes	Conventional	

SERVICES	MODES	Forex Current Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15 (Free 3 per month)
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Not Available
	Others	-
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	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?**

Unit Head- Customer Complaint Unit, Bank AL Habib Ltd  
4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi.

Tel: (021) 35243570-71 Helpline: (021) 111-014-014

Email: feedback@bankalhabib.com/info@bankalhabib.com

Website: www.bankalhabib.com

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Shaheen Complex, 5th floor, M. R. Kiyani Road,  
Karachi. <http://www.bankingmohtasib.gov.pk/>

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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

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

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**Account Types & Salient Features: AL Habib Roshan Digital 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 offers **AL Habib Roshan Digital Account** for Non-Resident Pakistanis (NRPs), Foreign Nationals having a Pakistan Origin Card (POC) and Resident Pakistanis having assets abroad to open and manage their accounts in Bank AL Habib through an online digital platform. The product will facilitate overseas Pakistanis with a simple, secure & convenient online digital account opening process which, will ultimately help them make payments, investments and avail various other banking facilities while being abroad.

- 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, investemnt 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			
<b>Currency</b>	USD, GBP, EURO			
<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>				
<b>Indicative Profit Rate. (%)</b>		<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	0.75%	0.10%	0.10%	
<b>Profit Payment Frequency</b>	Monthly			
<b>Provide example:</b>	Monthly Avg Bal: USD 5,000 Monthly Profit: Rs. 0.416			
<b>Financing</b>	Upto 90% in PKR			
<b>Cash Handling</b>	0			
<b>Free Life Insurance</b>	-			

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Services	Modes	Conventional		
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<b>Cash Transaction</b>	Intercity	PKR 350		
	Intra-city	-		
	Own ATM withdrawal	-		
	Other Bank ATM	-		
<b>SMS Alerts Monthly</b> (without FED)	ADC/Digital	-		
	Clearing	-		
	For other	-		
<b>Cheque Book</b>	Issuance	PKR 15		
	Stop payment	PKR 500		
	Loose cheque	PKR 30/cheque		
	Collection of outward foreign cheques	0		
		Conventional		

Services	Modes	AL Habib Roshan Digital Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Not Available
	Others	-
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

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Banking Mohtasib Pakistan

Shaheen Complex, 5th floor, M. R. Kiyani Road, Karachi. <http://www.bankingmohtasib.gov.pk/>

#### 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	