

Key Fact Statement (KFS) for Digital On-Boarding Framework					
BANK AL HABIB LTD	Date				
	Important: Read this document carefully if you are considering opening a new account through AL Habib Digital On-boarding Framework. You have the right to receive KFS from other banks for comparison.				
Account Types & Salient Features: AL Habib Digital On-Boarding Framework <ul style="list-style-type: none">AL Habib Asaan Digital AccountAL Habib Asaan Digital Remittance AccountAL Habib Freelancers Digital AccountAL Habib Digital Account					
This information is accurate as of the date above. Services, fees and markup rates may change on Quarterly basis. For updated fees/charges, you may visit our website at www.bankalhabib.com or visit our branches.					
Facilitating Pakistanis to now open their account conveniently online, this account is being offered with a host of free services.					
<ul style="list-style-type: none">No charges at opening or closure of accountAvailable in Current & Savings AccountNo minimum balance requirementFree Internet & Mobile bankingFree PayPak Debit Card (Default)* <ol style="list-style-type: none">Bank AL Habib PayPak Debit Card is the free default Debit Card being offered for the Asaan Current Digital Account. However, charges of Card Issuance / Annual Fee will be applicable for this card on all other Current and Savings Account variant of Digital Accounts.Customers with a Freelancers Digital Account can only avail free PayPak Debit Card on maintaining average monthly balance PKR 25,000 / -					
Note: Kindly refer Schedule of Charges (SOC) for exemption the service charges.					
Particulars		Conventional Accounts (Current and Saving)			
		Asaan Digital Account	Asaan Digital Remittance Account	Freelancers Digital Account	Digital Account
Currency		PKR	PKR	PKR, USD, GBP, Euro & Yuan	PKR, USD, GBP, Euro & Yuan
Minimum Balance for Account	To open	PKR 0	PKR 0	PKR 0	PKR 0
	To keep	PKR 0	PKR 0	PKR 0	PKR 0
Account Maintenance Fee		PKR 0	PKR 0	PKR 0	PKR 0
Total Debit Balance Limit		PKR 1000,000	No Limit	USD 5000	No Limit
Total Credit Balance Limit		PKR 1000,000	PKR 3000,000	USD 5000	No Limit
Funds Transfer & Cash Withdrawal Limit		No Limit	PKR 500,000 (Per Day)	PKR 500,000 (Per Day)	No Limit
Free Life Insurance		Yes	Yes	Yes	Yes

Service Charges

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 Accounts (Current and Saving)			
		Asaan Digital Account	Asaan Digital Remittance Account	Freelancers Digital Account	Digital Account
Cash Transaction	Intercity	PKR 350	PKR 350	PKR 350	PKR 350
	Intra-city	PKR 0	PKR 0	PKR 0	PKR 0
	Own ATM Withdrawal	PKR 0	PKR 0	PKR 0	PKR 0
	Other Bank ATM Withdrawal	PKR 18.75	PKR 18.75	PKR 18.75	PKR 18.75
SMS Alerts Monthly	ADC / Digital	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month
	Clearing	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month
	Other Services	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month	PKR 90 / Month
Debit Card (Issuance & Annual Charges)*	Visa Silver	PKR 1400	PKR 1400	PKR 1400	PKR 1400
	Visa Gold	PKR 1750	PKR 1750	PKR 1750	PKR 1750
	Visa Platinum	PKR 4000	PKR 4000	PKR 4000	PKR 4000
	UPI	PKR 1250	PKR 1250	PKR 1250	PKR 1250
	PayPak Current Account*	PKR 0	PKR 900	PKR 900	PKR 900
	PayPak Savings Account*	PKR 900	PKR 900	PKR 900	PKR 900
Cheque Book	Issuance	0	0	0	0
	Stop Payment	PKR 500	PKR 500	PKR 500	PKR 500
	Loose Cheque	PKR 30 / Cheque	PKR 30 / Cheque	PKR 30 / Cheque	PKR 30 / Cheque
Services	Modes	Conventional Accounts			
		Asaan Digital Account	Asaan Digital Remittance Account	Freelancers Digital Account	Digital Account
Remittance (Local)	Bankers Cheque / Pay Order	PKR 250	PKR 250	Free (On maintaining average balance of PKR 25,000 per month)	PKR 0
Remittance (Foreign)	Foreign Demand Draft	PKR 250	PKR 250	PKR 250	PKR 250
	Stop Payment of FDD / FTT	US\$ 6 plus drawee bank charges at actual	US\$ 6 plus drawee bank charges at actual	US\$ 6 plus drawee bank charges at actual	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	PKR 0	PKR 0	PKR 0	PKR 0
Statement of Account	Annual	PKR 0	PKR 0	PKR 0	PKR 0
	Half Year	PKR 35	PKR 35	PKR 35	PKR 35

	Duplicate	PKR 35	PKR 35	PKR 35	PKR 35
	E-Statement (Monthly)	PKR 0	PKR 0	PKR 0	PKR 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 charged			
Digital Banking	Internet Banking Subscription	PKR 0	PKR 0	PKR 0	PKR 0
	Mobile Banking Subscription	PKR 0	PKR 0	PKR 0	PKR 0
Clearing	Normal	PKR 0	PKR 0	PKR 0	PKR 0
	Inter-city	PKR 300	PKR 300	PKR 300	PKR 300
	Same Day	PKR 500	PKR 500	PKR 500	PKR 500
Closure of Account	Customer request	PKR 0	PKR 0	PKR 0	PKR 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 update or modify your account details online through "Account Maintenance" facility on the Digital On-Boarding Portal.

What happens if you do not use this account for a long period? If your account remains

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/>

inoperative for 12 months, it will be treated as dormant. You have to reactivate your account.					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name					
Product Chosen					
Mandate of Account					
Address					
Contact Number		Mobile Number		Email	
Customer Signature			Signature Verified		
Customer Signature (Secondary)			Signature Verified		