

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: Armed Forces 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.

Facilitating Armed Forces Personnel to receive pension funds timely and conveniently. The Account is being offered with a host of free and value added services.

- No charges at opening or closure of account
- No minimum balance requirement
- Free e-statement
- Free Internet & Mobile banking
- SMS Alerts Facility
- Online Banking Facility
- Available in Current & Savings Account
- Individual single account only
- Free PayPak Debit Card (Default)*
- Free Cheque Book
- Banker Cheques Facility
- Available in both Conventional & Islamic Variant

Note:

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

Particulars	Conventional	
	Armed Forces Pensioner Savings Account	
Currency	PKR	
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. (%)	5.75%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4,791	
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Armed Forces Pensioner Savings Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city		
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	0	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		Armed Forces Pensioner Savings Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	
Remittance Foreign	Foreign Demand Draft	USD 15	

	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	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

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					
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: Monthly Saver Account

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Bank AL Habib Monthly Saver Account with profits paid every month.

- No minimum or maximum balance requirement.
- 90% financing available on deposit.
- Preferential rate of profit
- Free Internet Banking & e-statements.
- Attractive rate of profit

Note:

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

Particulars	Conventional	
	Monthly Saver Account	
Currency	PKR	
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. (%)	5.60%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4.666	
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Monthly Saver Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		Monthly Saver Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	
Remittance Foreign	Foreign Demand Draft	USD 15	

	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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

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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.

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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			
Contact No.:	Mobile No.	Email Address	
Customer Signature		Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)		Signature Verified	

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Account Types & Salient Features: Senior Citizen Account

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Bank AL Habib Senior Citizen Account extends special benefits to individuals aged 60 Years & above. For Joint Accounts, at least one account holder should be 60 years or above.

- No minimum or maximum balance requirement.
- 90% financing available on deposit.
- Preferential rate of profit
- Free Internet Banking & e-statements.
- Attractive rate of profit
- PayPak Debit Card (Default)*

Note:

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

Particulars	Conventional	
	Senior Citizen Account	
Currency	PKR	
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. (%)	5.75%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4.791	
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	0	
Free Life Insurance	No	

Service Charges

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Services	Modes	Conventional	
		Senior Citizen Account	
Cash Transaction	Intercity	0	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		Senior Citizen Account	
Remittance (Local)	Banker Cheque / Pay Order	0	

Remittance Foreign	Foreign Demand Draft	USD 15
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	0
	Same Day	0
Closure of Account	Customer request	0

You Must Know

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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				
Contact No.:	Mobile No.		Email Address	
Customer Signature			Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)			Signature Verified	

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BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: Asaan Remittance Account

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Receive money directly into your account and watch it grow. Open Bank AL Habib Asaan Remittance Saving Account and receive your money from abroad directly in to your savings account.

- For receiving Home Remittances from abroad only
- No initial deposit or minimum balance required
- Cash withdrawal limit: PKR 50,000 per day
- Total Credit Balance Limit: PKR 2,000,000
- Free e-statements
- PayPak Debit Card (Default)*
- Free Life Insurance
- No charges at opening or closure of account
- Fund transfer limit: PKR 50,000 per day
- Cheque book facility
- SMS Alert Facility

***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	
	Asaan Remittance Account	
Currency	PKR	
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. (%)	5.75%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4.791	
Total Debit Balance Limit	PKR 50,000/day	
Total Credit Balance Limit	PKR 2,000,000	
Fund Transfer & Cash Withdrawal Limit	PKR 50,000/day	
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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Asaan Remittance Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	

Services	Modes	Conventional
		Asaan Remittance Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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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Customer Name:				Date:	
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Customer Signature (Secondary-Incase of Joint Account)				Signature Verified	

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Bank AL Habib Asaan Saving Account is just for you. Easy to open and loaded with value-added services.

- Free Life Insurance Free Internet & Mobile Banking • Free e-statements SMS Alert Facility
- Account can be opened with PKR.5/- only • One Page Account Opening Form
- Profit payout every six months Profit calculated on monthly average balance
- Total Debits per Month: Rs. 500,000/-Total Credit Balance Limit: Rs. 500,000/-
- PayPak Debit Card (Default)*

***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
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	To keep	0	
Account Maintenance Fee		0	
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Total Credit Balance Limit		PKR 500,000	
Fund Transfer & Cash Withdrawal Limit		0	
Free Life Insurance		Yes	

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	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
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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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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?
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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					
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

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: Pensioners 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.

The account is designed for pensioners who want a steady profit rate on their investment for their routine monthly expenses after their retirement.

- No Initial deposit or minimum balance requirement
- Free Standing Instruction Charges
- Free Cheque Book
- Banker's Cheques Facility
- Attractive rate of profit
- No charges on opening and closure of account
- Free Internet & Mobile Banking
- SMS Alerts Facility
- PayPak Debit Card (Default)*

Note:

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

Particulars	Conventional	
	Asaan Account	
Currency	PKR	
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. (%)	5.75%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4,791	
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Asaan Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	0	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		Asaan Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	

Remittance Foreign	Foreign Demand Draft	USD 15
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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

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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				
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

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: PLS Savings
 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.
 An account that manages your savings with convenience of day to day transactional needs

- PLS Saving
- PayPak Debit Card (Default)*
- Free e-statements
- Free Life Insurance**
- No Minimum Balance Requirement
- Free Internet and Mobile Banking
- Up to 90% Financing Against Deposit
- SMS Alert Facility

*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
- 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	
	PLS Savings	
Currency	PKR	
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. (%)	5.50%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4,583	
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		PLS Savings	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	

Services	Modes	Conventional
		Asaan Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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.

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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.

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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				
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

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: Young Savers 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.
 Bank AL Habib Young Savers Account is for children under 18 years of age.
 • Open the account with as little as PKR 5/-
 • Free issuance of Banker's Cheques
 • Free online banking Free e-statements
 • Six monthly profit payout Profit calculated on monthly average balance
 • Free PayPak Debit Card (Default)*
 • Free first cheque book (10 Leaves)
 • SMS alert facility Incremental rate of Profit
 • No minimum or maximum balance requirement The account offers two tiers of profit payout
 *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.

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

Particulars	Conventional	
	Young Savers Account	
Currency	PKR	
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. (%)	5.50%-5.75%	
Profit Payment Frequency	Bi-annually	
Provide example:	Monthly Avg Bal: PKR 1,000 Monthly Profit: Rs. 4.583 (5.50%) & 4.791(5.75%)	
POS transaction per Day	PKR 3,000/day	
ATM Cash Withdrawal Limit	PKR 3,000/day	
Card Replacement Fee	PKR 300	
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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Young Savers Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	0(First Cheque Book only)	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		Young Savers Account	
Remittance (Local)	Banker Cheque / Pay Order	0	

Remittance Foreign	Foreign Demand Draft	USD 15
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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

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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	

Key Fact Statement (KFS) for Deposit Accounts

BANK AL HABIB LTD _____ branch	Date	
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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 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, 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	
Currency	PKR	
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. (%)	5.50%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 100,000 Monthly Profit: Rs. 458.3	
Free Life Insurance	-	

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 Roshan Digital Account	
Cash Transaction	Intercity	PKR 350	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
Cheque Book	Issuance	PKR 15/leaf	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
		AL Habib Roshan Digital Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	
Remittance Foreign	Foreign Demand Draft	USD 15	
	stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	

Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
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

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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	