		Key Fact Statement (KFS) for Deposit Accounts			
BANK AL HABIB LT	D 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 & Salid This information is accu www.bankalhabib.com • No penalty on Prematu	arate as of the date ab n or visit our branche	ove. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at			
Indicative Rates of Pro 1 Month Deposit 5.50% 2 Year Deposit 6.30% p On premature encashme	ofit on Fixed Depositionp.a3 Months Do.a3 Year Depositionent, profit will be calcored	at Schemes eposit 5.50% p.a 6 Months Deposit 5.50% p.a 1 Year Deposit 6.10% p.a sit 6.55% p.a 4 Year Deposit 6.55% p.a 5 Year Deposit 6.55% p.a culated as per rate of last nearest completed tenure while profit on the remaining number of days deposit held, will be calculated a pplicable at the time of Booking of deposit			
Note: Kindly refer Schedule o	f Charges (SOC) for	exemptions of service charges.			
Particu	llars	Conventional			
		Fixed Term Deposit			
Currency		PKR			
Minimum Balance for	To open	0			
Account	To keep	0			
Account Maintenance		0			
Is Profit Paid on account Subject to the applicable		Yes			
Indicative Profit Rate		5.5%-6.55%			
Tenure		1,3 & 6 months1.2.3.4 & 5 years			
Profit Payment Frequ	ency	-			
Provide example:		TDR Booked: PKR 100,000Tenure:1MonthProfit: PKR 458.33			
Premature/ Early Encashment/Withdray	wal Fee	0			
MinimumPlacement		-			
Free Life Insurance		No			
		ervice charges for this account. It does not include all charges. You can find a full list at our branches, on our website t all bank charges are exclusive of applicable taxes.			
Services	Modes	Conventional			
Bervices	modes	Fixed Term Deposit			
Cash Transaction	Intercity Intra-city	-			
	Own ATM				
	withdrawal	-			
	Other Bank ATM	-			
SMS Alerts Monthly	ADC/Digital	-			
	Clearing	-			
	For other	-			
Debit Cards	transactions Visa Silver				
(Issuance & Annual	Visa Gold				
charges)	Visa Platinum	-			
	UnionPay	-			

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Paypak

Cheque Book	Issuance		-
	Stop payment		
	Loose cheque		-
			Conventional
Services	Modes]	Fixed Term Deposit
Remittance	Banker Cheque /		
(Local)	Pay Order		
Remittance Foreign	Foreign Demand Draft		-
	Wire Transfer		-
Statement of	Annual		-
Account	Half Yearly Duplicate		-
	E-Statements		
	(Monthly)		-
Fund Transfer	ADC/Digital Channels		
			-
	Others		-
Digital Banking	Internet Banking		<u>.</u>
	subscription		
	Mobile Banking		
Clearing	subscription Normal		-
Cicaring	Intercity		
			-
	Same Day		-
Closure of Account	Customer request		-
		You Must Know	
Requirements to open	an account: To oper	n the account you will need to satisfy some	Unclaimed Deposits: In terms of Section 31 of Banking Companies
 Include providing documents as per regulatory instructions and banks' internal policies. These mains of the providing documents as per regulatory instructions and banks' internal policies. These mains of the providing documents are provided by a preciated to a control of the provided by the relevant banks, after meeting the conditions as per provisions of law. The surrendered to geosits can be claimed through 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 and period? If your account remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account. 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 remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account remains in the off of a long period? If your account remains in the foor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karac Tel: (021) 35243570-71Helpline: (021) 111-014-014 Email: feedback@bankalhabib.com In case of unsatisfactory resolution, you may also write to the Bank Mohtasib Pakistan at following address: Banking Mohtasib Pakistan Banking Mohtasib Pakistan Shaheen Complex, 5th floor, M. R. Kiyani Road, Karachi.http://www.bankingmohtasib.gov.pk/ 			
	IACK	NOWLEDGE RECEIVING AND UNDERSTAND	THIS KEY FACT STATEMENT
Customer Name:			Date:

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

		Koy Foot Statement (KFS) for Deposit Accounts		
		Key Fact Statement (KFS) for Deposit Accounts		
BANK AL HABIB LT branch				
brancn		T : Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also nent to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.		
www.bankalhabib.com Pre-Specified Tenors (Overnight Nil (7 Days) Notice 5.50%* (30 Days' Notice) 5.50%	rate as of the date al or visit our branche Of Special Notice D	bove. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at ess.		
Note: Kindly refer Schedule of	f Charges (SOC) for	exemptions of service charges.		
Particu	lars	Conventional		
		Special Notice Deposit		
Currency		PKR		
Minimum Balance for	To open	0		
Account	To keep	0		
Account Maintenance	Fee	0		
Is Profit Paid on accou Subject to the applicable t		Yes		
Indicative Profit Rate.	(%)	5.50%		
Tenure		7& 30 days		
Profit Payment Freque	ency	-		
Provide example:		TDR Booked: PKR 100,000 Tenure: 30 days Profit: PKR 183.33		
Premature/ Early Encashment/Withdrav	val Fee	0		
MinimumPlacement		-		
Free Life Insurance		No		
		ervice charges for this account. It does not include all charges. You can find a full list at our branches, on our website at Il bank charges are exclusive of applicable taxes.		
Services	Modes	Conventional		
		Special Notice Deposit		
Cash Transaction	Intercity	-		
	Intra-city Own ATM	-		
	withdrawal	-		
	Other Bank ATM	-		
SMS Alerts Monthly	ADC/Digital	-		
(without FED)	Clearing			
	For other	-		
	transactions			
Debit Cards	Visa Silver	- -		
(Issuance & Annual	Visa Gold	-		

-

charges)

Visa Platinum

-	UnionPay	
	Paypak	-
Cheque Book	Issuance	-
	Stop payment	
	Loose cheque	-
Services	Modes	Conventional
		Special Notice Deposit
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of	Annual	
Account	Half Yearly Duplicate	-
	E-Statements (Monthly)	-
Fund Transfer	ADC/Digital Channels	-
	Others	
Digital Banking	Internet Banking subscription	-
	Mobile Banking subscription	-
Clearing	Normal	· ·
	Intercity	-
	Same Day	-
Closure of Account	Customer request	
		You Must Know

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) 35243570-71Helpline: (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	Single/Joint/Either or Survivor			
Address					
Address					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	
Customer Signature				Signature Verified	
(Secondary-Incase of Joint					
Account)					

Key Fact Statement (KFS) for Deposit Accounts				
BANK AL HABIB LTD	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: Special Saver				

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 Special Saver Certificate has a term of 3 years; the profit is paid out every six months.

Term Deposit certificates are popular with:

• Individuals (single or joint)

Registered Partnership

Public & Private Company

Registered Trust

Government Body etc.

If the Term deposit is encashed before completing the tenure, the profit on the broken period/remaining number of days deposit held will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit.

• Rate without affecting profit paid previously.

• Expected Rate of Return on deposits is effective from July 2, 2020 payable after completion of every six months. (The Indicative rate of profit on deposit schemes are current and subject to change)

Note:

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

	Conventional	
Particulars	AL Habib Special Saver	
Currency	PKR	
Minimum Balance for To open	0	
Account To keep	0	
Account Maintenance Fee	0	
Is Profit Paid on account Subject to the applicable tax rate	Yes	
Indicative Profit Rate. (%)	6%-6.50%	
Tenure	1,2&3 years	
Profit Payment Frequency	Bi-annualy	
Provide example:	Monthly Avg Bal: PKR 100,000 Tenure: 3 years Bi-annualy: PKR 1083.33	
Premature/ Early Encashment/Withdrawal Fee	0	
MinimumPlacement	PKR 25,000	
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	
		AL Habib Special Saver	
Cash Transaction	Intercity	-	
	Intra-city	-	
	Own ATM		
	withdrawal		
	Other Bank ATM	-	
(without FED)	ADC/Digital		
	Clearing	-	
	For other transactions	-	

Debit Cards	Visa Silver		-		
(Issuance & Annual	Visa Gold		-		
charges)	Visa Platinum		-		
	UnionPay		-		
~ ~	Paypak		-		
Cheque Book	Issuance		-		
	Stop payment		-		
	Loose cheque		-		
			Conventional		
Services	Modes	Α	L Habib Special Saver		
Remittance	Banker Cheque /				
(Local)	Pay Order				
Remittance Foreign	Foreign Demand Draft	-			
-	Wire Transfer		-		
Statement of	Annual		-		
Account	Half Yearly		-		
	Duplicate		-		
	E-Statements		-		
Fund Transfer	(Monthly) ADC/Digital				
	Channels		-		
	Others		-		
Digital Banking	Internet Banking				
	subscription				
	Mobile Banking		<u>.</u>		
	subscription				
Clearing	Normal		-		
	Intercity		-		
	Same Day		-		
Closure of Account	Customer request		-		
		You Must Know			
Requirements to open	an account. To oper	n the account you will need to satisfy some identification	n Unclaimed Deposits: In terms of Section 31 of Banking Companies		
equirements as per regulatory instructions and banks' internal policies. These may include providing Ordinance, 1962 all deposits which have not been operated during the					
ocuments and information to verify your identity. Such information may be required on a periodic period of last ten years, except deposits in the name of a minor or a					
basis. Please ask us for r	••	5 1 1	Government or a court of law, are surrendered to State Bank of Pakistan		
Cheque Bounce: Disho	onoring of cheques is	subject to a criminal trial in Pakistan under Pakistan	(SBP) by the relevant banks, after meeting the conditions as per		
		be writing cheques with utmost prudence.	provisions of law. The surrendered deposits can be claimed through the		
		hare any personal information such as: Birth, mother's			
		ID & passwords, One Time Passwords, TPIN,	relationship branch.		
		case you receive such email, please do not respond.	Closing this account: In order to close your account, kindly visit your		
**	clate it if you report	Instead, we would appreciate it if you report these emails/SMS at info@bankalhabib.com Relationship Branch			
Record updating: Always keep profiles/records updated with the bank to avoid missing any How can you get assistance or make a complaint?					
	on. You can visit you	ords updated with the bank to avoid missing any ir relationship branch to update your information.	How can you get assistance or make a complaint? Unit Head- Customer Complaint Unit, Bank AL Habib Ltd		
What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ir relationship branch to update your information.	How can you get assistance or make a complaint?		
What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	How can you get assistance or make a complaint? Unit Head- Customer Complaint Unit, Bank AL Habib Ltd ive 4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi.		
What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	How can you get assistance or make a complaint? Unit Head- Customer Complaint Unit, Bank AL Habib Ltd ive 4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi. Tel: (021) 35243570-71Helpline: (021) 111-014-014 Email: feedback@bankalhabib.com/info@bankalhabib.com Website: www.bankalhabib.com		
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What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	 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) 35243570-71Helpline: (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: 		
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What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	 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) 35243570-71Helpline: (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: 		
What happens if you d	on. You can visit you o not use this accou	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	 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) 35243570-71Helpline: (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, 		
What happens if you d	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name:	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. Int for a long period? If your account remains inoperat You have to reactivate your account.	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name: Product Chosen:	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. ant for a long period? If your account remains inoperat You have to reactivate your account. KNOWLEDGE RECEIVING AND UNDERSTAN	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name: Product Chosen: Mandate of account:	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. ant for a long period? If your account remains inoperat You have to reactivate your account. KNOWLEDGE RECEIVING AND UNDERSTAN	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name: Product Chosen: Mandate of account: Address	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. ant for a long period? If your account remains inoperat You have to reactivate your account. KNOWLEDGE RECEIVING AND UNDERSTAN	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name: Product Chosen: Mandate of account: Address Address	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. ant for a long period? If your account remains inoperat You have to reactivate your account. KNOWLEDGE RECEIVING AND UNDERSTAN	 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) 35243570-71Helpline: (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/ 		
What happens if you d for 12 months, it will be Customer Name: Product Chosen: Mandate of account: Address	on. You can visit you o not use this accou treated as dormant.	ords updated with the bank to avoid missing any ar relationship branch to update your information. ant for a long period?If your account remains inoperat You have to reactivate your account. KNOWLEDGE RECEIVING AND UNDERSTAN r or Survivor	How can you get assistance or make a complaint? Unit Head- Customer Complaint Unit, Bank AL Habib Ltd ive 4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi. Tel: (021) 35243570-71Helpline: (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/ D THIS KEY FACT STATEMENT Date:		

Customer Signature	Signature Verified	
(Secondary-Incase of Joint		
Account)		

	Key Fact Statement (KFS) for Deposit Accounts			
BANK AL HABIB LT	D Date			
branch	IMPORTAN	MPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also se 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: Maha This information is accurate as of the date a www.bankalhabib.com or visit our branch		ove. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at		
profits. Key Features • Mahaha Munafa Accou • Profit paid on the 1st w	unt can be opened wi	month.		
 Profit may be drawn th Option available for pr On premature encashm 	maturity for same pe irough Cheque at any emature encashment ient, profit will be ca	eriod at prevailing rates unless otherwise requested. y branch of Bank AL Habib or ATMs nationwide.		
Note: Kindly refer Schedule of	Charges (SOC) for	exemptions of service charges.		
Particu	lars	Conventional		
		AL Habib Mahana Munafa		
Currency		PKR		
Minimum Balance for	To open	0		
Account	To keep	0		
Account Maintenance		0		
Is Profit Paid on accou Subject to the applicable t		Yes		
Indicative Profit Rate.		6.75%-7.00%		
Tenure		1-5 years		
Profit Payment Freque	ency	Monthly		
Provide example:		Monthly Avg Bal: PKR 100,000 Tenure: 5 years Monthly Profit: PKR 583.33		
Premature/ Early Encashment/Withdraw	val Fee	0		
MinimumPlacement		PKR 25,000		
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 www.bankalhabib.com. Please note that all bank charges are exclusive of applicable taxes.				
Services	Modes	Conventional		
		AL Habib Mahana Munafa		
Cash Transaction	Intercity Intra-city			
	Own ATM withdrawal	-		
	Other Bank ATM	-		
SMS Alerts Monthly	ADC/Digital	-		
	Clearing For other	-		
	transactions	-		
Debit Cards	Visa Silver	-		
(Issuance & Annual charges)	Visa Gold Visa Platinum	-		
charges)	UnionPay	-		
	•			

	Paypak	· ·
Cheque Book	Issuance	- ·
	Stop payment	-
	Loose cheque	-
Comina	Madaa	Conventional
Services	Modes	AL Habib Mahana Munafa
Remittance	Banker Cheque /	
(Local)	Pay Order	-
Remittance	Foreign Demand	
Foreign	Draft	
	Wire Transfer	·
Statement of	Annual	-
Account	Half Yearly	-
	Duplicate	-
	E-Statements (Monthly)	-
Fund Transfer	ADC/Digital Channels	-
	Others	-
Digital Banking	Internet Banking	-
	subscription	
	Mobile Banking	_
	subscription	
Clearing	Normal	-
	Intercity	-
	Same Day	-
Closure of Account	Customer request	-
		You Must Know
Requirements to oper		n the account you will need to satisfy some identification Unclaimed Deposits: In terms of Section 31 of Banking Companies

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

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Tel: (021) 35243570-71Helpline: (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/

	IACKN	OWLEDGE RECEIVING A	AND UNDERSTAND TH	IIS KEY FACT STA	TEMENT
Customer Name:				Date:	
Product Chosen:					
Mandate of account:	Single/Joint/Either	Single/Joint/Either or Survivor			
Address					
Address					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	

Customer Signature	Signature Verified	
(Secondary-Incase of Joint		
Account)		

	Ke	y 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. Y			
	use this document to compare diff	ferent accounts offered by other banks. You have the right to receive KFS from other banks for comparison.		

Account Types & Salient Features: Salana Munafa

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.

Earn high profits when you keep your savings for a fixed term.

Key Features

• Minimum investment of PKR, 25,000/-.

• Up to 90% financing available against deposit.

• Deposit rolled over on maturity for same period at prevailing rates unless otherwise requested.

• If the Term deposit is encashed before completing the tenure, the profit on the broken period/remaining number of days deposit held will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit.

Note:

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

Particulars		Conventional		
	lars	Al Habib Salana Munafa		
Currency		PKR		
Minimum Balance for	To open	0		
Account	To keep	0		
Account Maintenance	Fee	0		
Is Profit Paid on account Subject to the applicable tax rate		Yes		
Indicative Profit Rate.	(%)	6.75%-7.00%		
Tenure		1-5 years		
Profit Payment Frequency		Monthly		
Provide example:		Monthly Avg Bal: PKR 100,000 Tenure: 5 years Monthly Profit: PKR 583.33		
Premature/ Early Encashment/Withdrawal Fee		0		
MinimumPlacement		PKR 25,000		
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.

a •	Modes	Conventional		
Services		Al Habib Salana Munafa		
Cash Transaction	Intercity	-		
	Intra-city	-		
	Own ATM			
	withdrawal	-		
	Other Bank ATM	-		
SMS Alerts Monthly (without FED)	ADC/Digital	-		
(without TED)	Clearing	-		
	For other			
	transactions	-		
Debit Cards	Visa Silver	-		
(Issuance & Annual charges)	Visa Gold	-		
	Visa Platinum	-		
	UnionPay	-		
	Paypak	-		

Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
		Conventional
Services	Modes	Al Habib Salana Munafa
Remittance	Banker Cheque /	
(Local)	Pay Order	-
Remittance	Foreign Demand	
Foreign	Draft	-
	Wire Transfer	-
Statement of	Annual	-
Account	Half Yearly	-
	Duplicate	-
	E-Statements	
	(Monthly)	
Fund Transfer	ADC/Digital	
	Channels	
	Others	-
Digital Banking	Internet Banking	
	subscription	-
	Mobile Banking	
	subscription	-
Clearing	Normal	-
	Intercity	-
	Same Day	-
Closure of Account	Customer request	-
	1	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				
Address				
Contact No.:		Mobile No.	Email Address	
Customer Signature			Signature Verified	
Customer Signature			Signature Verified	
(Secondary-Incase of Joint				
Account)				

	Key Fact Statement (KFS) for Deposit Accounts			
BANK AL HABIB LTI	D Date	te		
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 & Salie				
		pove. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at		
www.bankalhabib.com				
• Plan Tenure: 1 to 20 ye		Personalized investment plan		
 No charges on prematu 		• Free life insurance for plan tenure		
 Accumulated profit bas 				
 Maximum plan limit Pl 	KR 20 million	Non-Medical limit up to PKR 5 million		
 Age limit: 18 – 60 year 	S	Multiple deposit options: Single Payment or Installments (Monthly, Quarterly, Semi-annually or Annually)		
U U	0 0	h following eligibility criteria:		
 New Accounts Eligible affective and the second secon				
· ·		nanent Disability PKR 1 Million • Maximum Payable on the Accidental Death / Permanent Disability PKR 2 Million		
• In Case of Joint Account, .	Any One of the Accoun	nt-holders will be covered • Age Limit- 18 to 60 Years		
Note: Kindly refer Schedule of Charges (SOC) for exemptions of service charges.				
Particulars		Conventional		
		Zamanat Account		
Currency		PKR		
Minimum Balance for	To open	0		
Account	To keep	0		

Account	To keep	0
Account Mainte	enance Fee	0
Is Profit Paid on account Subject to the applicable tax rate		Yes
Indicative Profi	it Rate. (%)	5.50%
Tenure		1-20 years
Profit Payment Frequency		Monthly
Provide example:		Monthly Avg Bal: PKR 100,000 Tenure: 5 years Monthly Profit: PKR458.33
Premature/ Early Encashment/Withdrawal Fee		0
Minimum Placement		PKR 2000/Monthly
Maximum Plan Limit		PKR 20 Million
Non-Medical Limit		PKR 5 Million
Free Life Insurance		Yes

Service Charges

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G	Modes	Conventional
Services		Zamanat Account
Cash Transaction	Intercity	-
	Intra-city	-
	Own ATM	
	withdrawal	
	Other Bank ATM	-
SMS Alerts Monthly	ADC/Digital	-
(without FED)	Clearing	-
	For other	
	transactions	-
Debit Cards	Visa Silver	-

(Issuance & Annual	Visa Gold	-
charges)	Visa Platinum	-
	UnionPay	-
	Paypak	-
Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
Services	Widdes	Zamanat Account
Remittance	Banker Cheque /	
(Local)	Pay Order	-
Remittance	Foreign Demand	_
Foreign	Draft	
	Wire Transfer	-
Statement of	Annual	-
Account	Half Yearly	-
	Duplicate	-
	E-Statements	
	(Monthly)	
Fund Transfer	ADC/Digital	<u> </u>
	Channels	
	Others	-
Digital Banking	Internet Banking	_
	subscription	
	Mobile Banking	
	subscription	-
Clearing	Normal	-
-	Intercity	-
	Same Day	-
Closure of Account	Customer request	-
		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 LT	Date						
branch		RTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may e this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for ison.					
Account Types & Salie This information is accu www.bankalhabib.com	arate as of the date ab	bove. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at					
Treasurer's Call assures • Open to Current Depo • Profit calculated on a	s liquidity at 24-hour sited Account. • Acc daily product basis an	rns handsome profits on funds lying idle with Corporate Societies, Trusts and even Individuals notice cess to funds requires only a 24 hour notice. nd credited to your account monthly. cetive from June 26, 2020 which is subject to change.					
Kindly refer Schedule o	f Charges (SOC) for	exemptions of service charges.					
Particulars		Conventional					
1 al tict	nai s	Treasurer's Call					
Currency		PKR					
Minimum Balance for	To open	0					
Account	To keep	0					
Account Maintenance	Fee	0					
Is Profit Paid on accou		Yes					
Subject to the applicable Indicative Profit Rate.							
	. (70)	5.50%					
Tenure		24 hours notice					
Profit Payment Frequ	ency	Monthly					
Provide example:		Profit calculated on a daily product basis and credited to your account monthly					
Premature/ Early Encashment/Withdray	wal Fee	0					
MinimumPlacement		-					
Free Life Insurance		No					
		ervice charges for this account. It does not include all charges. You can find a full list at our branches, on our website It all bank charges are exclusive of applicable taxes.					
Comioso	Madaa	Conventional					
Services	Modes	Treasurer's Call					
Cash Transaction	Intercity	-					
	Intra-city Own ATM	-					
	withdrawal	-					
	Other Bank ATM						
SMS Alerts Monthly (without FED)	ADC/Digital	-					
(without FED)	Clearing	-					
	For other transactions	-					
Debit Cards Visa Silver		- -					
(Issuance & Annual	Visa Gold	-					
charges)	Visa Platinum UnionPay						
	Paypak						
Cheque Book	Issuance	-					
	Stop payment	-					

	Loose cheque	-		
Services	Modes	Conventional		
		Treasurer's Call		
Remittance	Banker Cheque /			
(Local)	Pay Order	-		
Remittance	Foreign Demand	_		
Foreign	Draft			
	Wire Transfer	-		
Statement of	Annual	-		
Account	Half Yearly	-		
	Duplicate	-		
	E-Statements			
	(Monthly)			
Fund Transfer	ADC/Digital	_		
	Channels			
	Others	-		
Digital Banking	Internet Banking			
	subscription	-		
	Mobile Banking			
	subscription	-		
Clearing	Normal	-		
	Intercity	-		
	Same Day	-		
Closure of Account	Customer request	- ·		
Von Must Know				

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.

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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			Signature Verified			
(Secondary-Incase of Joint						
Account)						