

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: Fixed Term Deposit

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.

- No penalty on Premature Encashment.

Indicative Rates of Profit on Fixed Deposit Schemes

1 Month Deposit 5.50% p.a 3 Months Deposit 5.50% p.a 6 Months Deposit 5.50% p.a 1 Year Deposit 6.10% p.a
2 Year Deposit 6.30% p.a 3 Year Deposit 6.55% p.a 4 Year Deposit 6.55% p.a 5 Year Deposit 6.55% p.a

On premature encashment, profit will be calculated as per rate of last nearest completed tenure while profit on the 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	
	Fixed Term Deposit	
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. (%)	5.5%-6.55%	
Tenure	1,3 & 6 months 1.2.3.4 & 5 years	
Profit Payment Frequency	-	
Provide example:	TDR Booked: PKR 100,000 Tenure: 1 Month Profit: PKR 458.33	
Premature/ Early Encashment/Withdrawal Fee	0	
Minimum Placement	-	
Free Life Insurance	No	

Service Charges

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

Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
		Fixed Term Deposit
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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 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:	
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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

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: Special Notice Deposit

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.

Pre-Specified Tenors Of Special Notice Deposit

Overnight Nil

(7 Days) Notice 5.50%*

(30 Days' Notice) 5.50%*

Note:

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

Particulars	Conventional	
	Special Notice Deposit	
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%	
Tenure	7& 30 days	
Profit Payment Frequency	-	
Provide example:	TDR Booked: PKR 100,000 Tenure: 30 days Profit: PKR 183.33	
Premature/ Early Encashment/Withdrawal Fee	0	
Minimum Placement	-	
Free Life Insurance	No	

Service Charges

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Services	Modes	Conventional	
		Special Notice Deposit	
Cash Transaction	Intercity	-	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	-	
	For other transactions	-	
Debit Cards (Issuance & Annual charges)	Visa Silver	-	
	Visa Gold	-	
	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 Account	Annual	-
	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		

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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

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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.

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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4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI,
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Tel: (021) 35243570-71 Helpline: (021) 111-014-014

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

Website: www.bankalhabib.com

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Banking Mohtasib Pakistan
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: Special Saver

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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.

Particulars		Conventional
		AL Habib Special Saver
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. (%)		6%-6.50%
Tenure		1,2&3 years
Profit Payment Frequency		Bi-annually
Provide example:		Monthly Avg Bal: PKR 100,000 Tenure: 3 years Bi-annually: PKR 1083.33
Premature/ Early Encashment/Withdrawal Fee		0
Minimum Placement		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	-
SMS Alerts Monthly (without FED)	ADC/Digital	-
	Clearing	-
	For other transactions	-

Debit Cards (Issuance & Annual charges)	Visa Silver	-
	Visa Gold	-
	Visa Platinum	-
	UnionPay	-
	Paypak	-
Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
		AL Habib Special Saver
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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

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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

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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					
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: Mahana Munafa

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AL Habib Mahana Munafa Account lets you earn high profits when you keep your savings for a fixed term. No more temptation to use the principal, just enjoy the monthly profits.

Key Features

- Mahana Munafa Account can be opened with PKR. 25,000/-.
- Profit paid on the 1st working day of each month.
- Up to 90% financing available against deposit.
- Deposit rolled over on maturity for same period at prevailing rates unless otherwise requested.
- Profit may be drawn through Cheque at any branch of Bank AL Habib or ATMs nationwide.
- Option available for premature encashment.
- On premature encashment, profit will be calculated as per rate of last nearest completed tenure while profit on the 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	
	AL Habib Mahana Munafa	
Currency	PKR	
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee	0	
Is Profit Paid on account	Yes	
Subject to the applicable tax rate	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	
Minimum Placement	PKR 25,000	
Free Life Insurance	No	

Service Charges

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

	Paypak	-
Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
		AL Habib Mahana Munafa
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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 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

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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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How can you get assistance or make a complaint?

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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)

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Signature Verified

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Key Fact Statement (KFS) for Deposit Accounts

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Account Types & Salient Features: Salana Munafa

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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	
	Al Habib Salana Munafa	
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. (%)	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	
Minimum Placement	PKR 25,000	
Free Life Insurance	No	

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

Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
		Al Habib Salana Munafa
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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

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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

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: Zamanat Account

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- Plan Tenure: 1 to 20 years
- No charges on premature encashment
- Accumulated profit based on bank's PLS Savings Rate
- Maximum plan limit PKR 20 million
- Age limit: 18 – 60 years
- Personalized investment plan
- Free life insurance for plan tenure
- Investment plans starting from PKR 2,000 per month
- Non-Medical limit up to PKR 5 million
- Multiple deposit options: Single Payment or Installments (Monthly, Quarterly, Semi-annually or Annually)

****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
		Zamanat 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%
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

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

(Issuance & Annual charges)	Visa Gold	-
	Visa Platinum	-
	UnionPay	-
	Paypak	-
Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Conventional
		Zamanat Account
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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 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

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: Treasurer's Call 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 Treasurer's Call Account earns handsome profits on funds lying idle with Corporate Societies, Trusts and even Individuals

Treasurer's Call assures liquidity at 24-hour notice

- Open to Current Deposited Account. • Access to funds requires only a 24 hour notice.
- Profit calculated on a daily product basis and credited to your account monthly.
- Minimum Rate of Return is 5.50% p.a. effective from June 26, 2020 which is subject to change.

Note:

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

Particulars		Conventional	
		Treasurer's Call	
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%	
Tenure		24 hours notice	
Profit Payment Frequency		Monthly	
Provide example:		Profit calculated on a daily product basis and credited to your account monthly	
Premature/ Early Encashment/Withdrawal Fee		0	
Minimum Placement		-	
Free Life Insurance		No	

Service Charges

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		Treasurer's Call	
Cash Transaction	Intercity	-	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	-	
	For other transactions	-	
Debit Cards (Issuance & Annual charges)	Visa Silver	-	
	Visa Gold	-	
	Visa Platinum	-	
	UnionPay	-	
	Paypak	-	
Cheque Book	Issuance	-	
	Stop payment	-	

	Loose cheque	-
Services	Modes	Conventional
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	Same Day	-
Closure of Account	Customer request	-

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Banking Mohtasib Pakistan
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	