

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

BANK AL HABIB LTD _____ branch	Date	
	<b>IMPORTANT:</b> Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	

**Account Types & Salient Features: Apna Individual Account**

This information is accurate as of the date above. Services, fees and mark up rates may change on Quarterly basis. For updated fees/charges, you may visit our website at [www.bankalhabib.com](http://www.bankalhabib.com) or visit our branches.

AL Habib Apna Individual Account is primarily focused on individuals looking for a personal account to fulfill all their modern-day banking needs with convenience and host of free facilities.

- Free Online Banking
- Free Life Insurance\*\*
- Free Internet and Mobile Banking
- Three PayOrders/Banker's Cheques Free in a Month
- SMS Alerts Facility
- Debit Card Facility\*
- Free E-Statements

\* Customers can avail free PayPak Debit Card & Banker's Cheque on the condition of maintaining a minimum monthly average balance of PKR 25,000/-.

\*\* 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
- Age Limit- 18 to 60 Years
- 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
- In Case of Joint Account, Any One of the Account-holders will be covered

Note :

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

Particulars	Conventional	
	Apna Individual Account	
Currency	PKR	
Minimum Balance for Account	To open	0
	To keep	PKR 25,000 (To avail free services)
Account Maintenance Fee	0	
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](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Apna Individual Account	
Cash Transaction	Intercity	0	
	Intra-city	0	
	Own ATM	0	
	Other Bank ATM	PKR 23.44	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	PKR 100	
	For other transactions	PKR 100	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR1500	
	Visa Gold	PKR 2000	
	Visa Platinum	PKR 4500	
	UnionPay	PKR 1500	
	Paypak	PKR 1100	
Cheque Book	Issuance	PKR 18/leaf	
	Stop payment	PKR 500 per instruction	
	Loose cheque	PKR 30/cheque	
Services	Modes	Conventional	
Remittance (Local)	Banker Cheque / Pay Order	0 (upto 3 per month on maintaining monthly average balance of 25,000)	
	Foreign Demand Draft	USD 18	

<b>Remittance Foreign</b>	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
<b>Statement of Account</b>	Annual	0
	Half Yearly	0
	Duplicate	Statement of A/c upto 6 Months PKR 35 Statement of A/c Above 6 months Additional PKR 35 per 6 months
	E-Statements	0
<b>Fund Transfer</b>	ADC/Digital Channels	Free IBFT - Upto Rs. 25,000/- per month / per account. For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charge
	Others	0
<b>Digital Banking</b>	Internet Banking subscription	0
	Mobile Banking subscription	0
<b>Clearing</b>	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500 Flat
<b>Closure of Account</b>	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?**  
**Bank AL Habib Limited,**  
Customer Services Division (CSD),  
Plot # 28-C, Lane 3, Bukhari Commercial,  
2nd, 3rd & 4th Floor, Khayaban-e-Bukhari Branch,  
Phase VI, DHA Karachi.  
(021) 35171784-89  
(021) 35243591  
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:

#### 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	