

## Key Fact Statement (KFS) for Deposit Accounts

|  |   |  |
|--|---|--|
| <b>BANK AL HABIB LTD</b><br>_____ 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: Armed Forces Pensioners Current 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.

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.

- FREE PayPak ATM/Debit Card\*
- FREE Internet Banking
- Available in Current and Savings account
- No charges on opening and closure of account
- Banker's Cheque (Pay Orders) Facility
- Monthly profit payout on Savings Account
- FREE Cheque Book
- FREE Mobile Banking
- No initial deposit and minimum balance requirement
- Individual single account only
- FREE SMS Alerts
- FREE E-Statements
- FREE Standing Instructions
- Online Banking Facility

\*Bank AL Habib PayPak Card is the free 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                           |
|---------------------------------------|---------|--|
|                                       |         | Armed Forces Pensioner Current Account |
| Currency                              |         | PKR                                    |
| Minimum Balance for Account           | To open | 0                                      |
|                                       | To keep | 0                                      |
| Account Maintenance Fee               |         | 0                                      |
| 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](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

| Services                                | Modes                  | Conventional                           |
|---|------------------------|--|
|   |                        | Armed Forces Pensioner Current Account |
| Cash Transaction                        | Intercity              | 0                                      |
|   | Intra-city             | 0                                      |
|   | Own ATM withdrawal     | 0                                      |
|   | Other Bank ATM         | PKR 23.44                              |
| SMS Alerts Monthly (without FED)        | ADC/Digital            | -                                      |
|   | Clearing               |  |
|   | For other transactions |  |
| Debit Cards (Issuance & Annual charges) | Visa Silver            | PKR 1,500                              |
|   | Visa Gold              | PKR 2,000                              |
|   | Visa Platinum          | PKR 4,500                              |
|   | UnionPay               | PKR 1,500                              |

|                             |                               |  |
|-----------------------------|-------------------------------|--|
|                             | Paypak                        | 0  |
| <b>Cheque Book</b>          | Issuance                      | 0  |
|                             | Stop payment                  | PKR 500 per instruction  |
|                             | Loose cheque                  | PKR 30/cheque  |
|                             |                               |  |
| <b>Services</b>             | <b>Modes</b>                  | <b>Conventional</b>  |
|                             |                               | <b>Armed Forces Pensioner Current Account</b>  |
| <b>Remittance (Local)</b>   | Banker Cheque / Pay Order     | PKR 300  |
| <b>Remittance Foreign</b>   | Foreign Demand Draft          | USD 18   |
|                             | 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<br>Statement of A/c Above 6 months Additional PKR 35 per 6 months  |
|                             | E-Statements (Monthly)        | 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 charged |
|                             | 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

#### 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<br>(Secondary-Incase of Joint Account) |                                 |            |  | Signature Verified |