

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

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.

- Plan Tenure: 1 to 20 years
- Personalized investment plan
- No charges on premature encashment
- Free life insurance for plan tenure
- Accumulated profit based on bank's PLS Savings Rate
- Investment plans starting from PKR 2,000 per month
- Maximum plan limit PKR 20 million
- Non-Medical limit up to PKR 5 million
- Age limit: 18 – 60 years
- 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
- Claims Payable on the basis of 90 Days of average Balance in Customer Account
- Maximum Payable on the Natural Death / Permanent Disability PKR 1 Million
- 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
- 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. (%)		13.50%
Tenure		1-20 years
Profit Payment Frequency		Monthly
Provide example:		Monthly Avg Bal: PKR 100,000 Tenure: 5 years Monthly Profit: PKR 1125
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 (Issuance & Annual charges)	Visa Silver	-
	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?

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	