

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 11.00% p.a 3 Months Deposit 11.25% p.a 6 Months Deposit 11.50 p.a 1 Year Deposit 11.85% p.a
 2 Year Deposit 11.95 p.a 3 Year Deposit 12.10% p.a 4 Year Deposit 12.15% p.a 5 Year Deposit 12.25% 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. (%)	1 Month Deposit 11.00%, 3 Months Deposit 11.25%, 6 Months Deposit 11.50%, 1 Year Deposit 11.85% 2 Year Deposit 11.95 p.a, 3 Year Deposit 12.10%, 4 Year Deposit 12.15% , 5 Year Deposit 12.25%	
Tenure	1,3 & 6 months 1.2.3.4 & 5 years	
Profit Payment Frequency	Maturity	
Provide example:	TDR Booked: PKR 100,000 Tenure:1 Month Profit: PKR 916.667	
Premature/ Early Encashment/Withdrawal Fee	0	
Minimum Placement	-	
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	
		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	
Remittance (Local)	Banker Cheque / Pay Order	Fixed Term Deposit	
		-	

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					
Address					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)				Signature Verified	