

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: Armed Forces Pensioners Current Account

This information is accurate as of the date above. Services, fees and profit rates may change on Monthly basis. For updated fees/charges, you may visit our website at 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.

- No charges at opening or closure of account
- No minimum balance requirement
- Free e-statement
- Free Internet & Mobile banking
- Banker Cheques Facility
- Online Banking Facility
- Available in Current & Savings Account
- Individual single account only
- Free PayPak Debit Card (Default)*
- SMS Alerts Facility
- Free Cheque Book facility
- Available in both Conventional & Islamic Variant

Note:

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

Particulars		Islamic	
		Armed Forces Islamic 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 Takaful		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	Islamic	
		Armed Forces Islamic Pensioner Current Account	
Cash Transaction	Intercity	NIL	
	Intra-city	NIL	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	0	
	Clearing	0	
	For other transactions	0	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Islamic	

Armed Forces Islamic Pensioner Current Account		
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	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?

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	

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Account Types & Salient Features: Islamic Asaan Remittance Account

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Bank AL Habib "Asaan Remittance Account" offers free, safe, easy and convenient way to receive Home Remittances sent from your loved ones across the globe.

- Account can only be fed through Home Remittances from abroad
- No initial deposit or minimum balance requirement
- Free PayPak Debit Card (Default)*
- Total Credit Balance Limit of PKR 2,000,000
- Available in both Conventional & Islamic Variant
- Free Life Takaful/ Insurance **
- Available in Current & Savings Account
- Cash withdrawal limit of PKR 50,000 per day
- Fund transfer limit of PKR 50,000 per day
- No charges at opening or closure of account
- Free Cheque Book facility

*Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

**Free Life Takaful/ 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		Islamic
		Islamic Asaan Remittance Account
Currency		PKR
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee		0
Total Debit Balance Limit		PKR 50,000/day
Total Credit Balance Limit		PKR 2000,000
Fund Transfer & Cash Withdrawal Limit		PKR 50,000/day
Free Life Takaful		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	Islamic
		Islamic Asaan Remittance Account
Cash Transaction	Intercity	NIL
	Intra-city	0
	Own ATM withdrawal	0
	Other Bank ATM	PKR 18.75
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75
	Clearing	PKR 75
	For other transactions	PKR 75
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
	Visa Gold	PKR 1500
	Visa Platinum	PKR 3000
	UnionPay	PKR 800
	Paypak	0
Cheque Book	Issuance	NIL

	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
Services	Modes	Islamic
		Islamic Asaan Remittance Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

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

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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			
Contact No.:	Mobile No.		Email Address

Customer Signature		Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)		Signature Verified	

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Account Types & Salient Features: Islamic Asaan Account

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A special account for Pakistan nationals who do not have bank account All you need is your CNIC to start banking with us and enjoy a host of value-added services.

- Credit balance limit of Rs. 500,000/-
- Total Debit per month of Rs. 500,000/-
- Free Internet/Mobile banking
- Free PayPak Debit Card (Default)*
- Free Life Takaful/Insurance **
- Available in Current & Savings Account
- SMS Alert facility
- Free E-statements
- Free Cheque book facility
- Available in both Conventional & Islamic Variant

*Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

**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		Islamic
		Islamic Asaan Account
Currency		PKR
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee		0
Total Debit Balance Limit		PKR 500,000/Monthly
Total Credit Balance Limit		PKR 500,000
Fund Transfer & Cash Withdrawal Limit		0
Free Life Takaful		Yes

Service Charges

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Services	Modes	Islamic
		Islamic Asaan Account
Cash Transaction	Intercity	NIL
	Intra-city	0
	Own ATM withdrawal	0
	Other Bank ATM	PKR 18.75
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75
	Clearing	PKR 75
	For other transactions	PKR 75
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
	Visa Gold	PKR 1500
	Visa Platinum	PKR 3000
	UnionPay	PKR 800
	Paypak	0
Cheque Book	Issuance	NIL

	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
Services	Modes	Islamic
		Islamic Asaan Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

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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	

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Account Types & Salient Features: Pensioners Account

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AL Habib Pensioner Account specially designed for pensioners to facilitate them in receiving their pension funds post retirement.

- Available in Current & Savings Account
- No charges on opening and closure of account
- Bankers Cheques Facility
- Free PayPak Debit Card (Default)*
- Free Standing Instructions
- No initial or minimum balance requirement
- SMS Alert Facility
- Free Cheque Book facility
- Free Internet/Mobile banking

*Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

Note:

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

Particulars		Islamic
		Pensioners 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 Takaful		No

Service Charges

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Services	Modes	Islamic
		Pensioners Account
Cash Transaction	Intercity	NIL
	Intra-city	0
	Own ATM withdrawal	0
	Other Bank ATM	PKR 18.75
SMS Alerts Monthly (without FED)	ADC/Digital	0
	Clearing	0
	For other transactions	0
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
	Visa Gold	PKR 1500
	Visa Platinum	PKR 3000
	UnionPay	PKR 800
	Paypak	0
Cheque Book	Issuance	NIL
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque

Services	Modes	Islamic	
		Penisoners Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	
Remittance Foreign	Foreign Demand Draft	USD 15	
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
Statement of Account	Annual	0	
	Half Yearly	0	
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months	
	E-Statements (Monthly)	0	
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100	
	Others	0	
Digital Banking	Internet Banking subscription	0	
	Mobile Banking subscription	0	
Clearing	Normal	0	
	Intercity	PKR 300	
	Same Day	PKR 500	
Closure of Account	Customer request	0	

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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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		Signature Verified	
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Account Types & Salient Features: Basic Banking Account

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AL Habib Current Account to facilitate and provide you with a host of value added services.

- No minimum balance requirement
- Initial deposit for account opening Rs. 1,000/-
- Free Cheque Book facility
- Free PayPak Debit Card (Default)*
- Two deposit and withdrawal by cheque (cash or clearing) are allowed free of charge
- No services charges on account
- SMS Alert facility
- Free e-Statements
- Free Internet/Mobile banking

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Currency		PKR
Minimum Balance for Account	To open	0
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Total Debit Balance Limit		0
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	Own ATM withdrawal	0
	Other Bank ATM	PKR 18.75
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	Clearing	PKR 75
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Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
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	Paypak	0
Cheque Book	Issuance Charges	NIL
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque

Services	Modes	Islamic	
		Basic Banking Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	
Remittance Foreign	Foreign Demand Draft	USD 15	
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
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	Others	0	
Digital Banking	Internet Banking subscription	0	
	Mobile Banking subscription	0	
Clearing	Normal	0	
	Intercity	0 (2 are allowed free/month)	
	Same Day	0 (2 are allowed free/month)	
Closure of Account	Customer request	0	

You Must Know

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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.

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	

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: Current Account

This information is accurate as of the date above. Services, fees and profit rates may change on Monthly basis. For updated fees/charges, you may visit our website at www.bankalhabib.com or visit our branches.

AL Habib Current Account is PKR non-remunerative account specially designed for the customer are looking to manage their day to day banking need conveniently.

- No minimum balance requirement
- Free e-Statements
- Free Internet/Mobile banking
- SMS Alert facility
- Free PayPak Debit Card (Default)*
- Free Cheque Book facility

*Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

Note:

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

Particulars	Islamic	
	Islamic 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 Takaful	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	Islamic	
		Islamic Current Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	

Services	Modes	Islamic
		Islamic Current Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	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.

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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