

**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: Foreign Currency Islamic Savings 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](http://www.bankalhabib.com) or visit our branches.

Bank AL Habib offers saving accounts in major foreign currencies i.e. US Dollar, Pound Sterling and Euro and lets you earn monthly interest.

- Profit Payable on Monthly Basis
- Free Cheque Book Facility
- Free Collection of Outward Foreign Cheques
- Free e-statements / Internet Banking
- Free SMS Alerts (On Transaction Equivalent to PKR 25,000 & above)
- Free Cash Handling
- Free Remittances (Two Per Month)
- Withholding Tax and Zakat will be applicable as per laws

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

Particulars	Islamic		
	Foreign Currency Savings Account		
Currency	USD, GBP, EURO		
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		
Last Declared Profit Rate. (%)	USD	GBP	EURO
	0.16%-0.96	0.04-0.24%	0.04-0.24%
Profit Payment Frequency	Bi-Annually		
Provide example:	Monthly Avg Bal: US\$ 100,000		
	Bi-Annual Profit	USD	#REF!
Financing	Upto 90% in PKR		
Cash Handling	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](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		Foreign Currency Savings Account	
Cash Transaction	Intercity	NIL	
	Intra-city		
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	0(On Transaction Equivalent to PKR 25,000 & above)	
	Clearing	0(On Transaction Equivalent to PKR 25,000 & above)	
	For other transactions	0(On Transaction Equivalent to PKR 25,000 & above)	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
	Collection of outward foreign cheques	0	
Services	Modes	Islamic	
		Foreign Currency Savings Account	

<b>Remittance (Local)</b>	Banker Cheque / Pay Order	PKR 250
<b>Remittance Foreign</b>	Foreign Demand Draft	USD 15 (Free 2 per month)
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
<b>Statement of Account</b>	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
<b>Fund Transfer</b>	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	-
<b>Digital Banking</b>	Internet Banking subscription	0
	Mobile Banking subscription	0
<b>Clearing</b>	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
<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?**

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	

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Bank AL Habib Forex Current Account allows Pakistani based accounts to be opened with US Dollar, Pound Sterling and Euro with No Minimum Balance requirement

- Free Life Takaful\*
- Free Cheque Book facility
- Free Collection of Outward Foreign Cheques
- Free e-statements / Internet Banking
- Free SMS Alerts (On Transactions Equivalent to PKR. 25,000 & Above)
- Free Cash Handling
- Free Remittances (Three Per Month)

#### \*Free Life Takaful 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:

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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