

Key Fact Statement (KFS) for Deposit Accounts

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|-----------------------------------|---|--|
| 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: AL Habib Fixed Islamic Term Deposit

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

- Available in tenures of 7-Days, 1, 3 & 6 months and 1, 3 & 5 years
- Based on Islamic Principle of Mudarabah
- Withholding Tax and Zakat will be applicable as per laws

Last Declared rates of Profit on Fixed Deposit Schemes

7-Days Deposit 5.00% p.a (maturity) 1-Month Deposit-slab-wise 6.52%-6.97% p.a (maturity) 3-Months Deposit-slab-wise 6.52%-6.97% p.a (maturity)

6-Months Deposit slab-wise 6.58%-6.92% p.a (maturity) 1-Year Deposit slab-wise 7.51%-7.99% p.a (maturity)

3-Years Deposit slab-wise 7.50%-7.99% p.a (maturity) 5-Year Deposit 7.50% p.a (maturity)

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 | Islamic | |
|---|---|--------------|
| | AL Habib Fixed Islamic Term Deposits | |
| 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 | |
| Last Declared Profit Rate. (%) | 7.50% | |
| Tenure | 7-days 1, 3 & 6 months 1, 3 & 5 years | |
| Profit Payment Frequency | Tier and Tenure based profit rates | |
| Provide example: | TDR Amount: PKR 100,000 | |
| | 1-Year Maturity Profit | Rs. 7,500.00 |
| Premature/ Early Encashment/Withdrawal Fee | In case of early/premature encashment of TDR, the applicable weightage on such TDR shall be that of the TDR of the nearest completed tenor. | |
| Minimum Placement | - | |
| 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 | |
|---|---------------------------|-------------------------------------|--|
| | | AL Habib Fixed Islamic 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 | Islamic | |
| | | AL Habib Fixed Islamic Term Deposit | |
| 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

Unit Head- Customer Complaint Unit, Bank AL Habib Limited
Plot # 28-C, Lane 3, Bukhari Commercial, 2nd, 3rd & 4th Floor,
Khayaban-e-Bukhari Branch, Phase VI, DHA, Karachi
PABX Nos. : (021) 35171784-89, 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 | |