

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: AL Habib Islamic Apna Individual 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 Islamic Apna Individual Account is primarily focused on individuals looking for a personal account to fulfill all their modern-day banking needs with convenience and host of free facilities.

- Available in Current Account only
- Free Bankers Cheques (upto 3 per months)
- Debit Card Facility*
- Free Life Takaful**
- Withholding Tax and Zakat will be applicable as per laws
- No minimum balance requirement
- Free Online Banking
- Free Internet/Mobile banking
- Free E-statement

*Customers can avail free PayPak Debit Card, Banker's Cheque and Cheque Book on the conditions of maintaining a minimum monthly average balance of PKR 25,000/-

*The customers can.

**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:

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

Particulars	Islamic	
	AL Habib Islamic Apna Individual 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	
Last Declared Profit Rate. (%)	0.01%	
Profit Payment Frequency	Bi-Annually	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Bi-Annual Profit	Rs. 5.00
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	0	
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	
		AL Habib Islamic Apna Individual Account	
Cash Transaction	Intercity	0	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 23.44	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing For other transactions	PKR 100	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1,500	
	Visa Gold	PKR 2,000	
	Visa Platinum	PKR 4,500	
	UnionPay	PKR 1,500	
	Paypak	PKR 1,000 on maintaining monthly average balance of 25,000)	
Cheque Book	Issuance	Rs.18 per leaf (to waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs.25,000/-)	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque per instruction	
Services	Modes	Islamic	
		AL Habib Islamic Apna Individual Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 300 (Free upto 3 per month on maintaining monthly average balance of 25,000/-)	
	Foreign Demand Draft	USD 18	
Remittance Foreign	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
	Statement of Account	Annual	0
Statement of Account	Half Yearly	0	
	Duplicate	Statement of A/c Upto 6 months PKR 35 Statement of A/c above 6 months Additional PKR 35 per 6 months	

	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Free IBFT - Upto Rs. 25,000/- per month / per account. For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charge
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500 Flat
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 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					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)				Signature Verified	