

**Key Fact Statement (KFS) for Deposit Accounts**

<b>BANK AL HABIB LTD</b> _____ 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: AL Habib Islamic Income Plus 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 Islamic Income Plus Account** with profits paid every month.

- Preferential profit rates on premium saving account. • Profit will be calculated on average monthly balance. • No initial deposit or minimum balance requirement
- Free Pay-Pak Debit Card (issuance only)\* • Free Supplementary Debit Card (issuance only)\* • Free Cheque Book (First) • Free Banker's Cheque
- Free Locker (conditions apply) • Free Internet and Mobile Banking • Free Online Banking • Free E-Statement & SMS Alert Facility
- Free Life Takaful (conditions apply) • Withholding Tax and Zakat will be applicable as per laws

\*Terms & Conditions apply

**Available Slabs (PKR)**

1	–	999,999
1,000,000	–	2,499,999
2,500,000	–	4,999,999
5,000,000	–	9,999,999
10,000,000	–	24,999,999
25,000,000	–	49,999,999
50,000,000	–	99,999,999
100,000,000	–	499,000,000
500 Million & Above		

**Note:**

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

Particulars	Islamic	
	AL Habib Islamic Income Plus Account	
<b>Currency</b>	PKR	
<b>Minimum Balance for Account</b>	To open	0
	To keep	0
<b>Account Maintenance Fee</b>	0	
<b>Is Profit Paid on account Subject to the applicable tax rate</b>	Yes	
<b>Last Declared Profit Rate. (%)</b>	0 – 2.49 Million 6.75%, 2.5 – 4.99 Million 7.50%, 5 – 9.99 Million 8.50%, 10 – 24.99 Million 9.75%, 25 – 49.99 Million 11.00%, 50 – 99.99 Million 11.50%, 100 Million & Above 12.00%	
<b>Profit Payment Frequency</b>	Monthly	
<b>Provide example:</b>	Monthly Avg Bal: PKR 100,000 Slab 0 - 2.49 million	
	Monthly Profit	Rs. 562.50
<b>Total Debit Balance Limit</b>	0	
<b>Total Credit Balance Limit</b>	0	
<b>Fund Transfer &amp; Cash Withdrawal Limit</b>	0	
<b>Free Life Takaful</b>	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](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		AL Habib Islamic Income Plus Account	
<b>Cash Transaction</b>	Intercity	0	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 23.44	
<b>SMS Alerts Monthly (without FED)</b>	ADC/Digital	0	
	Clearing		
	For other transactions	PKR 100	
<b>Debit Cards (Issuance &amp; Annual charges)</b>	Visa Silver	PKR 1,500	
	Visa Gold	PKR 2,000	
	Visa Platinum	PKR 4,500	
	UnionPay	PKR 1,500	
	Paypak	0 (issuance only)	
<b>Cheque Book</b>	Issuance	Free Cheque Book (First) 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 per instruction	
	Loose cheque	PKR 30/cheque	

Services	Modes	Islamic	
		AL Habib Islamic Income Plus Account	
<b>Remittance (Local)</b>	Banker Cheque / Pay Order	0	
<b>Remittance Foreign</b>	Foreign Demand Draft	USD 18	
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
<b>Statement of Account</b>	Annual	0	
	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	
<b>Fund Transfer</b>	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
<b>Digital Banking</b>	Internet Banking subscription	0
	Mobile Banking subscription	0
<b>Clearing</b>	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500 Flat
<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 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	