

**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 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 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.

An account that manages your savings with convenience of day to day transactional needs

- Savings Account based on Mudarabah principal
- No Minimum Balance Requirement
- ATM/Debit Card\*
- Free Internet and Mobile Banking
- Free e-statements
- Free Life Takaful\*\*
- SMS Alert Facility
- Withholding Tax and Zakat will be applicable as per laws

\*Bank AL Habib PayPak Card is the default Debit Card being offered under this account, however you may opt for a Visa or UnionPay Card. Terms and Conditions Apply.

\*\*Free Life Takaful Coverage for customer with following eligibility criteria:

- New Accounts Eligible after 90 Days of Opening of Account
- Claims Payable on the basis of 90 Days of average Balance in Customer Account
- Maximum Payable on the Natural Death / Permanent Disability PKR 1 Million
- Maximum Payable on the Accidental Death / Permanent Disability PKR 2 Million
- In Case of Joint Account, Any One of the Account-holders will be covered
- Age Limit- 18 to 60 Years

Note:

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

Particulars		Islamic	
		AL Habib Islamic Savings 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. (%)		5.50%	
Profit Payment Frequency		Bi-Annually	
Provide example:		Monthly Avg Bal: PKR 100,000	
		Bi-Annual Profit	Rs. 2,750.00
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](http://www.bankalhabib.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		AL Habib Islamic Savings 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	0	
	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 1,100 (0 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 Savings Account	
Remittance (Local)	Banker Cheque / Pay Order	Rs. 300 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of education/ HEC/Board etc.)	
Remittance Foreign	Foreign Demand Draft	USD 18	
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual	
	Wire Transfer	-	
	Statement of Account	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% 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 (Unclaimed Deposits) Act, 2002, deposits which have not been operated during the period of last ten years in the name of a minor or a Government or a court of law, are surrendered to the Government of Pakistan (SBP) by the relevant banks, after meeting the conditions as prescribed by law. The surrendered deposits can be claimed through the respective bank. For more information, please contact your relationship branch.

**Closing this account:** In order to close your account, kindly visit your 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 Bank of Pakistan at following address:**

Banking Mohtasib Pakistan  
Shaheen Complex, 5th floor, M. R. Kiyani Road,  
Karachi.http://www.bankingmohtasib.gov.pk/

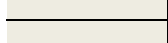
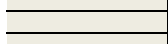
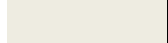
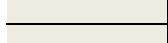
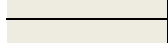
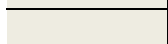
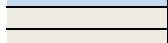
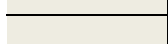
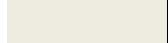
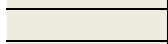
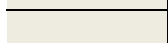
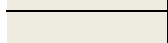
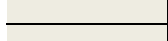
#### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

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	

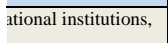
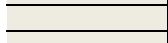


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**bankalhabib.com**



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