

**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: AL Habib Islamic Senior Citizen 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 Senior Citizen Account takes care of your banking and financial needs in a Shariah-compliant manner. The account offers Shariah compliant monthly profit and helps you live your golden years with ease and convenience.

- Based On Islamic Principle of Mudarabah
- For Senior Citizens 60 years & above
- First name must be of Senior Citizen
- Free Online Banking
- Free Internet and Mobile Banking
- Free E-Statements
- SMS Alert Facility
- Free Banker's Cheque Issuance
- Debit Card Facility\*
- High Rate of Return
- Monthly profit payout
- Profit calculated on monthly average balance

\* Bank AL Habib PayPak card is free (issuance/annual/renewal) debit card being offered on maintaining monthly average balance of Rs. 25,000/-, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

\* Cheque book charges will be waived on maintaining monthly average balance of Rs. 25,000/-. Terms & conditions apply.

Note:

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

Particulars		Islamic Banking
		AL Habib Islamic Senior Citizen Account
Currency		PKR
Minimum Balance for Account	To open	0
	To keep	0
Account Maintenance Fee		0
Is Profit Paid on account		Yes
Subject to the applicable tax rate		
Indicative Profit Rate. (%) Expected		15.75%
Profit Payment Frequency		Monthly
Provide example:		Monthly Avg Bal: PKR 1,000 Monthly Profit: PKR.13.125
Total Debit Balance Limit		0
Total Credit Balance Limit		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 Banking
		AL Habib Islamic Senior Citizen 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	PKR 120 / month
	For other transactions	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR1,700
	Visa Gold	PKR 2,500
	Visa Platinum	PKR 5,200
	UnionPay	PKR 1,600
	Paypak	PKR 1,250 (0 Issuance/annual/renewal on maintaining Monthly average balance of Rs.25,000/-)
	Issuance	Rs.20 per leaf (to waive Cheque book charges, customers will be required to maintain Monthly average balance of

Cheque Book	Stop payment	PKR 600 per instruction
	Loose cheque	PKR 50/cheque
Services	Modes	<b>Islamic Banking</b>
		<b>AL Habib Islamic Senior Citizen Account</b>
Remittance (Local)	Banker Cheque / Pay Order	0
Remittance Foreign	Foreign Demand Draft	USD 18 plus bank charges. Additional 0.5% or minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
	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
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?**

Bank AL Habib Limited,  
Customer Services Division (CSD),  
Plot # 28-C, Lane 3, Bukhari Commercial,  
2nd, 3rd & 4th Floor, Khayaban-e-Bukhari Branch,  
Phase VI, DHA Karachi.

(021) 35171784-89

(021) 35243591

Helpline: (021) 111-014-014

Email: feedback@bankalhabib.com/info@bankalhabib.com

Website: www.bankalhabib.com

#### 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	