

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: Armed Forces 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 or visit our branches.

Facilitating Armed Forces Personnel to receive pension funds timely and conveniently. The Account is being offered with a host of free and value added services.

- No charges at opening or closure of account
- No minimum balance requirement
- Free e-statement
- Free Internet & Mobile banking
- SMS Alerts Facility
- Online Banking Facility
- Withholding Tax and Zakat will be applicable as per laws
- Available in Current & Savings Account
- Individual single account only
- Free PayPak Debit Card (Default)*
- Free Cheque Book
- Banker Cheques Facility
- Available in both Conventional & Islamic Variant

Note:

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

Particulars	Islamic	
	Armed Forces Islamic Pensioner 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. (%)	5.60%	
Profit Payment Frequency	Bi-annually	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Bi-annually Profit	Rs. 2,800.00
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal 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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		Armed Forces Islamic Pensioner Savings Account	
Cash Transaction	Intercity	NIL	
	Intra-city		
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Islamic	
		Armed Forces Islamic Pensioner Savings Account	

Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
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 Ltd
4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi.
Tel: (021) 35243570-71 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

Key Fact Statement (KFS) for Deposit Accounts

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Account Types & Salient Features: Islamic Mahana Amdani 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 or visit our branches.

Bank AL Habib Islamic Mahana Amdani Savings Account with profits paid every month.

- No minimum or maximum balance requirement.
- Free Internet Banking & e-statements.
- Attractive rate of profit
- Preferential rate of profit
- Withholding Tax and Zakat will be applicable as per laws

Note:

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

Particulars	Islamic	
	Mahana Amdani 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. (%)	3.86%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Monthly Profit	Rs. 321.67
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal 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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		Islamic Mahana Amdani Savings Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Islamic	
		Islamic Mahana Amdani Savings Account	
Remittance (Local)	Banker Cheque / Pay Order	PKR 250	

Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
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.

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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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Account Types & Salient Features: 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 or visit our branches.

Bank AL Habib Islamic Senior Citizen Account extends special benefits to individuals aged 60 Years & above. For Joint Accounts, at least one account holder should be 60 years or above.

- No minimum or maximum balance requirement.
- Free Internet Banking & e-statements.
- Attractive rate of profit
- Preferential rate of profit
- PayPak Debit Card (Default)*
- Withholding Tax and Zakat will be applicable as per laws

Note:

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

Particulars	Islamic	
	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 Subject to the applicable tax rate	Yes	
Last Declared Profit Rate. (%)	5.25%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Monthly Profit	Rs. 437.50
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	0	
Free Life Takaful	No	

Service Charges

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Services	Modes	Islamic	
		Islamic Senior Citizen Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Islamic	
		Islamic Senior Citizen Account	

Remittance (Local)	Banker Cheque / Pay Order	0
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	0
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

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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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Account Types & Salient Features: Young Savers 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.
 Bank AL Habib Young Savers Account is for children under 18 years of age.
 • Open the account with as little as PKR 5/-
 • Free issuance of Banker's Cheques
 • Free online banking Free e-statements
 • Six monthly profit payout calculated on monthly average balance
 • Withholding Tax and Zakat will be applicable as per laws
 • Free PayPak Debit Card (Default)*
 • Free first cheque book (10 Leaves)
 • SMS alert facility Incremental rate of Profit
 • No minimum or maximum balance requirement. The account offers two tiers of profit payout.
 *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.

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

Particulars	Islamic	
	Islamic Young Savers 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. (%)	5.56%	
Profit Payment Frequency	Bi-annually	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Bi-annually Profit	Rs. 2,780.00
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	0	
Free Life Takaful	No	

Service Charges
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Services	Modes	Islamic	
		Islamic Young Savers Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	0	
Cheque Book	Issuance	0 (First Cheque Book 10 leaves only)	
	Stop payment	PKR 500	
	Loose cheque	PKR 30/cheque	
Services	Modes	Islamic	

SERVICES	MOBES	Islamic Young Savers Account
Remittance (Local)	Banker Cheque / Pay Order	0
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

You Must Know

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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.

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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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Account Types & Salient Features: Islamic Asaan Remittance Account

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Receive money directly into your account and watch it grow. Open Bank AL Habib Islamic Asaan Remittance Savings Account and receive your money from abroad directly in to your savings account.

- For receiving Home Remittances from abroad only
- No initial deposit or minimum balance required
- Cash withdrawal limit: PKR 50,000 per day
- Total Credit Balance Limit: PKR 2,000,000
- Free e-statements
- PayPak Debit Card (Default)*
- Free Life Takaful
- No charges at opening or closure of account
- Fund transfer limit: PKR 50,000 per day
- Cheque book facility
- SMS Alert Facility

***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	
	Islamic Asaan Remittance 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. (%)	3.86%	
Profit Payment Frequency	Monthly	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Monthly Profit	Rs. 321.67
Total Debit Balance Limit	PKR 50,000/day	
Total Credit Balance Limit	PKR 2000,000	
Fund Transfer & Cash Withdrawal Limit	PKR 50,000/day	
Free Life Takaful	Yes	

Service Charges

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Services	Modes	Islamic	
		Islamic Asaan Remittance Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	
	Paypak	PKR 750	
Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	

	Loose cheque	PKR 30/cheque
Services	Modes	Islamic
		Islamic Asaan Remittance Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

You Must Know

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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 Ltd
4th Floor Plot no 30-C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi.
Tel: (021) 35243570-71 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

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: Islamic Asaan 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.

Bank AL Habib Islamic Asaan Savings Account is just for you. Easy to open and loaded with value-added services.

- Free Life Takaful Free Internet & Mobile Banking • Free e-statements SMS Alert Facility
- Account can be opened with PKR.5/- only • One Page Account Opening Form
- Profit payout every six months Profit calculated on monthly average balance
- Total Debits per Month: Rs. 500,000/-Total Credit Balance Limit: Rs. 500,000/-
- PayPak Debit Card (Default)* • Withholding Tax and Zakat will be applicable as per laws

****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
		Islamic Asaan 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. (%)		3.86%
Profit Payment Frequency		Monthly
Provide example:		Monthly Avg Bal: PKR 100,000
		Monthly Profit Rs. 321.67
Total Debit Balance Limit		PKR 500,000/Monthly
Total Credit Balance Limit		PKR 500,000
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
		Islamic Asaan Savings Account
Cash Transaction	Intercity	NIL
	Intra-city	0
	Own ATM withdrawal	0
	Other Bank ATM	PKR 18.75
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75
	Clearing	PKR 75
	For other transactions	PKR 75
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
	Visa Gold	PKR 1500
	Visa Platinum	PKR 3000
	UnionPay	PKR 800
	Paypak	PKR 750
Cheque Book	Issuance	NIL
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
Services	Modes	Islamic

		Islamic Asaan Account
Remittance (Local)	Banker Cheque / Pay Order	PKR 250
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

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Shaheen Complex, 5th floor, M. R. Kiyani Road, Karachi. <http://www.bankingmohtasib.gov.pk/>

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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

Key Fact Statement (KFS) for Deposit Accounts

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: Tijarat 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.

Bank AL Habib Current Plus Account meets all your business related and individual needs for convenient and secure banking.

- Available in Current Account only
- Free Bankers Cheques
- Free PayPak Debit Card (Default)*
- Free Life Takaful**
- Free online banking at any Bank AL Habib branch in Pakistan
- No minimum balance requirement
- Free personalized cheque books
- Free Internet/Mobile banking
- Free Cheque Book facility
- Withholding Tax and Zakat will be applicable as per laws

Note:

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

Particulars		Islamic	
		Tijarat 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		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	
		Tijarat Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	
SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75	
	Clearing	PKR 75	
	For other transactions	PKR 75	
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200	
	Visa Gold	PKR 1500	
	Visa Platinum	PKR 3000	
	UnionPay	PKR 800	

	Paypak	0
Cheque Book	Issuance	NIL
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
Services	Modes	Islamic
		Tijarat Account
Remittance (Local)	Banker Cheque / Pay Order	0
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0

You Must Know

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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	

Key Fact Statement (KFS) for Deposit Accounts

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: 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 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)
- Free PayPak Debit Card (Default)*
- 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

*Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & conditions apply.

**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	
		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		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	
		Apna Individual Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
	Other Bank ATM	PKR 18.75	

SMS Alerts Monthly (without FED)	ADC/Digital	PKR 75
	Clearing	PKR 75
	For other transactions	PKR 75
Debit Cards (Issuance & Annual charges)	Visa Silver	PKR 1200
	Visa Gold	PKR 1500
	Visa Platinum	PKR 3000
	UnionPay	PKR 800
	Paypak	0
Cheque Book	Issuance	NIL
	Stop payment	PKR 500
	Loose cheque	PKR 30/cheque
Services	Modes	Islamic
		Islamic Apna Individual Account
Remittance (Local)	Banker Cheque / Pay Order	0 (upto 3/month)
Remittance Foreign	Foreign Demand Draft	USD 15
	Stop payment of FDD/FTT	US\$ 6 plus drawee bank charges at actual
	Wire Transfer	-
Statement of Account	Annual	0
	Half Yearly	PKR 35
	Duplicate	PKR 35 upto 6 months & additional Rs.35 per 6 months
	E-Statements (Monthly)	0
Fund Transfer	ADC/Digital Channels	Upto PKR 10,000/- PKR 25 - Above PKR 10,000/- & upto PKR 50,000/- PKR 40 - Above PKR 50,000/- & upto PKR 75,000/- PKR 60 - Above PKR 75,000/- & upto PKR 150,000/- PKR 100
	Others	0
Digital Banking	Internet Banking subscription	0
	Mobile Banking subscription	0
Clearing	Normal	0
	Intercity	PKR 300
	Same Day	PKR 500
Closure of Account	Customer request	0
You Must Know		

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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.

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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	

Key Fact Statement (KFS) for Deposit Accounts

BANK AL HABIB LTD _____ branch	Date	
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Account Types & Salient Features: Islamic Savings Account

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

- Savings Account based on Mudarabah principal
- PayPak Debit Card (Default)*
- Free e-statements
- Free Cheque Book facility
- Withholding Tax and Zakat will be applicable as per laws
- No Minimum Balance Requirement
- Free Internet and Mobile Banking
- Free Life Takaful**
- SMS Alert Facility

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- 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	
	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. (%)	3.86%	
Profit Payment Frequency	Bi-Annually	
Provide example:	Monthly Avg Bal: PKR 100,000	
	Bi-Annual Profit	Rs. 1,930.00
Total Debit Balance Limit	0	
Total Credit Balance Limit	0	
Fund Transfer & Cash Withdrawal Limit	0	
Free Life Takaful	Yes	

Service Charges

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Services	Modes	Islamic	
		Islamic Savings Account	
Cash Transaction	Intercity	NIL	
	Intra-city	0	
	Own ATM withdrawal	0	
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Cheque Book	Issuance	NIL	
	Stop payment	PKR 500	
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	Others	0
Digital Banking	Internet Banking subscription	0
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Clearing	Normal	0
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Closure of Account	Customer request	0

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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	