		Key Fact Statement (KFS) for Deposit Accounts			
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BANK AL HABIB LTD	Date				
branch IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may al 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: Fixed	Islamic Term Deposit			
This information is accurate	e as of the date al	bove. Services, fees and profit rates may change on Tenor based maturity basis. For updated fees/charges, you may visit our			
website at www.bankalha	bib.com or visit o	our branches.			
Available in tenures of 7-	Days, 1, 3 & 6 m	onths and 1, 3 & 5 years			
 Based on Islamic Principl 	e of Mudarabah				
 Withholding Tax and Zak 	at will be applica	ble as per laws			
Indicative Rates of Profit on Fixed Deposit Schemes 7-Days Deposit 4.31% p.a (maturity) 1-Month Deposit-slab-wise 4.81-5.17% p.a (maturity) 3-Months Deposit-slab-wise 4.98-5.37% p.a (maturity) 6-Months Deposit slab-wise 5.27-5.56% p.a (maturity) 1-Year Deposit slab-wise 5.50-6.10% p.a (maturity) 3-Years Deposit slab-wise 5.82-6.10% p.a (maturity) 5-Year Deposit 6.05% p.a (maturity) 0n premature encashment, profit will be calculated as per rate of last nearest completed tenure while profit on the remaining number of days deposit held, will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit Note: Kindly refer Schedule of Charges (SOC) for exemptions of service charges. Islamic Particulars					
Currency		PKR			
Minimum Balance for To	o open	0			
Account To	o keep	0			
Account Maintenance Fee		0			
Is Profit Paid on account Subject to the applicable tax rate		Yes			
Last Declared Profit Rate. (%)		6.10%			
Tenure					
Tenure		1,3 & 6 months 1, 3 & 5 years			

Profit Payment Frequency		Tier and Tenure based profit rates
	Provide example:	TDR Amount: PKR 100,000
	Provide example:	1-Year Maturity Profit Rs. 6,100.00
	Premature/ Early	In case of early/premature encashment of TDR, the applicable weightage on such TDR shall be that of the TDR of the nearest
	Encashment/Withdrawal Fee	completed tenor.
	MinimumPlacement	-

Free Life Takaful

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.

No

		Islamic
Services	Modes	Fixed Islamic Term Deposit
Cash Transaction	Intercity	-
	Intra-city	-
	Own ATM	_
	withdrawal	
	Other Bank ATM	-
SMS Alerts Monthly (without FED)	ADC/Digital	-
(without I ED)	Clearing	-
	For other	
	transactions	
Debit Cards	Visa Silver	
(Issuance & Annual	Visa Gold	-
charges)	Visa Platinum	-
	UnionPay	-
	Paypak	

Cheque Book	Issuance			
			-	
	Stop payment		-	
	Loose cheque		-	
			Islamic	
Services Modes		Fixed Is	slamic Term Deposit	t
Remittance	Banker Cheque /		-	
(Local) Remittance	Pay Order Foreign Demand			
Foreign	Draft		-	
<i></i>	Wire Transfer		-	
Statement of Account	Annual Half Yearly		-	
Account	Duplicate		-	
	E-Statements (Monthly)		-	
Fund Transfer	ADC/Digital Channels		-	
	Others		-	
Digital Banking	Internet Banking		-	
	subscription Mobile Banking			
	subscription		-	
Clearing	Normal		-	
	Intercity		-	
	Same Day		-	
Closure of Account	Customer request		-	
		You Must Know		
requirements as per reg documents and informa basis. Please ask us for Cheque Bounce: Disho Code, 1860. Accordingl Safe Custody: You are maiden name, Internet/I Debit/Credit card numb Instead, we would appro Record updating: Alw significant communicati What happens if you c	ulatory instructions at tion to verify your ide more details. onoring of cheques is y, you should be write requested to do not so Mobile Banking user er, PIN and CVV. In eciate it if you report ays keep profiles/reco ion. You can visit you lo not use this accou	n the account you will need to satisfy some identification nd banks' internal policies. These may include providing entity. Such information may be required on a periodic subject to a criminal trial in Pakistan under Pakistan Penal ting cheques with utmost prudence. share any personal information such as: Birth, mother's ID & passwords, One Time Passwords, TPIN, case you receive such email, please do not respond. these emails/SMS at info@bankalhabib.com ords updated with the bank to avoid missing any ur relationship branch to update your information. int for a long period? If your account remains as dormant. You have to reactivate your account.	Ordinance, 1962 all period of last ten yea Government or a cou Pakistan (SBP) by th per provisions of law through the respectiv your relationship bra Closing this accour your Relationship B How can you get as Unit Head- Customed 4th Floor Plot no 30 Tel: (021) 35243570 Email: feedback@ba Website: www.bank In case of unsatisfa Banking Mohtasib Banking Mohtasib	nt: In order to close your account, kindly visit ranch ssistance or make a complaint? er Complaint Unit, Bank AL Habib Ltd -C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi. D-71Helpline: (021) 111-014-014 ankalhabib.com/info@bankalhabib.com talhabib.com actory resolution, you may also write to the Pakistan at following address:
	IACK	KNOWLEDGE RECEIVING AND UNDERSTAND TH	-	ATEMENT
Customer Name: Product Chosen:			Date:	
Mandate of account:	Single/Joint/Eithe	er or Survivor		
Address				
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	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 Senior Citizen 1-Year Term Deposit				
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 Mahana Munafa Account lets you earn high profits when you keep your savings for a fixed term. No more temptation to use the principal, just enjoy the monthly profits.

Key Features

Based on Islamic Principle of Mudarabah.

Offered only to those maintaining Senior Citizen Account.

• Minimum amount eligible to investment is PKR. 25,000/-.

• Profit paid on the 1st working day of each month.

• Deposit rolled over on maturity for same period at prevailing rates unless otherwise requested.

• Profit may be drawn through Cheque at any branch of Bank AL Habib or ATMs nationwide.

• Option available for premature encashment as per applicable Terms and Conditon.

• On premature encashment, profit will be calculated as per rate of last nearest completed tenure while profit on the remaining number of days deposit held, will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit.

• 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 1-Year Term Deposit		
Currency		PKR		
Minimum Balance for	To open	0		
Account	To keep	0		
Account Maintenance	Fee	0		
Is Profit Paid on account Subject to the applicable tax rate		Yes		
Last Declared Profit R	Rate. (%)	5.85%		
Tenure		1 year		
Profit Payment Freque	ency	Monthly		
D 11 1		TDR Amount: PKR 100,000		
Provide example:		Monthly Profit Rs. 487.50		
Premature/ Early Encashment/Withdrawal Fee		In case of early/premature encashment of TDR, the applicable weightage on such TDR shall be that of the TDR of the nearest completed tenor.		
MinimumPlacement		PKR 25,000		
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
Scivices		AL Habib Islamic Senior Citizen 1-Year Term Deposit
Cash Transaction	Intercity	-
	Intra-city	
	Own ATM	
	withdrawal	-
	Other Bank ATM	
SMS Alerts Monthly	ADC/Digital	
(without FED)	Clearing	-
	For other	
	transactions	
Debit Cards	Visa Silver	-
(Issuance & Annual	Visa Gold	-
charges)	Visa Platinum	-
	UnionPay	-
	Paypak	-
Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	
Sorvigos	Modes	Islamic

Services				Senior Citizen 1-Year Term Deposit	
Remittance (Local)	Banker Cheque / Pay Order			-	
Remittance Foreign	Foreign Demand Draft	-			
1 of organ	Wire Transfer			-	
Statement of	Annual			-	
Account	Half Yearly			-	
	Duplicate E-Statements			-	
	(Monthly)			-	
Fund Transfer	ADC/Digital Channels			-	
	Others			-	
Digital Banking	Internet Banking				
	subscription			-	
	Mobile Banking subscription			-	
Clearing	Normal			-	
-	Intercity			-	
	Same Day			-	
Closure of Account	Customer request			-	
			You Must Know		
Safe Custody: You are maiden name, Internet/M Debit/Credit card numb Instead, we would appre Record updating: Alw significant communicati What happens if you d	requested to do not s Mobile Banking user er, PIN and CVV. In eciate it if you report ays keep profiles/reco on. You can visit you lo not use this accou	ing cheques with utmost pruder thare any personal information s ID & passwords, One Time Pas case you receive such email, ple these emails/SMS at info@bank ords updated with the bank to av ar relationship branch to update int for a long period? If your a is dormant. You have to reactive	uch as: Birth, mother's swords, TPIN, ease do not respond. calhabib.com roid missing any your information. ccount remains	through the respectivy your relationship bra Closing this accour your Relationship Br How can you get as Unit Head- Custome 4th Floor Plot no 30- Tel: (021) 35243570 Email: feedback@ba Website: www.bank In case of unsatisfa Banking Mohtasib Banking Mohtasib P Shaheen Complex, 5	 at: In order to close your account, kindly visit ranch asistance or make a complaint? br Complaint Unit, Bank AL Habib Ltd br C, Kahayan-e-Shahbaz, DHA Phase VI, Karachi. br 71Helpline: (021) 111-014-014 ankalhabib.com/info@bankalhabib.com alhabib.com actory resolution, you may also write to the Pakistan at following address:
	IACK	NOWLEDGE RECEIVING	AND UNDERSTAND TH	HS KEY FACT STA	ATEMENT
Customer Name:				Date:	
Product Chosen:					
Mandate of account: Address	Single/Joint/Eithe	r 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				
	Date			
		nent carefully if you are considering opening a new account. It is available in English and Urdu. You may also ferent accounts offered by other banks. You have the right to receive KFS from other banks for comparison.		
Account Types & Salient Fe	eatures: Islamic Mahana Munafa	a Term Deposit		
This information is accurate a	s of the date above Services fees	and profit rates may change on Monthly basis. For undeted fees/charges, you may visit our website at		

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 Mahana Munafa Account lets you earn high profits when you keep your savings for a fixed term. No more temptation to use the principal, just enjoy the monthly profits.

Key Features

Based on Islamic principles of Mudarabah.

• Islamic Mahaha Munafa Account can be opened with PKR. 25,000/-.

• Available in tenures of 1-year & 3-years.

Profit paid on the 1st working day of each month.

• Deposit rolled over on maturity for same period at prevailing rates unless otherwise requested.

• Profit may be drawn through Cheque at any branch of Bank AL Habib or ATMs nationwide.

· Option available for premature encashment as per applicable Terms & Conditions.

• On premature encashment, profit will be calculated as per rate of last nearest completed tenure while profit on the remaining number of days deposit held, will be calculated and paid on the Savings Account Profit Rate, applicable at the time of Booking of deposit.

• Withholding Tax and Zakat will be applicable as per laws

Note:

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

	Islamic	
Particulars	Islamic Mahana Munafa Term Deposit	
Currency	PKR	
Minimum Balance for To open	0	
Account 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%	
Tenure	1 year	
Profit Payment Frequency	Monthly	
Durada annala.	TDR Amount: PKR 100,000	
Provide example:	Monthly Profit Rs. 321.67	
Premature/ Early Encashment/Withdrawal Fee	In case of early/premature encashment of TDR, the applicable weightage on such TDR shall be that of the TDR of the nearest completed tenor.	
MinimumPlacement	PKR 25,000	
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
Bervices		Islamic Mahana Munafa Term Deposit
Cash Transaction	Intercity	-
	Intra-city	-
	Own ATM	
	withdrawal	·
	Other Bank ATM	-
SMS Alerts Monthly	ADC/Digital	
(without FED)	Clearing	-
	For other	
	transactions	
Debit Cards	Visa Silver	-
(Issuance & Annual	Visa Gold	-
charges)	Visa Platinum	
	UnionPay	-
	Paypak	-
Cheque Book	Issuance	
	Stop payment	
	Loose cheque	

Services	Modes	Islamic			
			Islamic Maha	ana Munafa Term D	eposit
Remittance (Local)	Banker Cheque / Pay Order	-			
Remittance Foreign	Foreign Demand Draft			-	
	Wire Transfer			-	
Statement of	Annual				
Account	Half Yearly			-	
	Duplicate E-Statements			-	
	(Monthly)	-			
Fund Transfer	ADC/Digital Channels	-			
	Others			-	
Digital Banking	Internet Banking subscription			-	
	Mobile Banking subscription				
Clearing	Normal				
	Intercity	-			
	Same Day	-			
Closure of Account	Customer request			-	
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 I ACKNOWLEDGE RECEIVING AND UNDERSTAND THE ACKNOWLEDGE RECEI				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) 35243570-71Helpline: (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/	
Customer Name:				Date:	
Product Chosen:	Circula / T. S. (T. S.)	C			
Mandate of account: Single/Joint/Either or Survivor Address					
Address					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	
Customer Signature (Secondary-Incase of Joint Account)				Signature Verified	