

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: Fixed Islamic Term Deposit

This information is accurate as of the date above. Services, fees and profit rates may change on Tenor based maturity basis. For updated fees/charges, you may visit our website at www.bankalhabib.com or visit our branches.

- Available in tenures of 7-Days, 1, 3 & 6 months and 1, 3 & 5 years
- Based on Islamic Principle of Mudarabah
- Withholding Tax and Zakat will be applicable 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)

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

Note:

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

Particulars		Islamic
		Fixed Islamic Term Deposits
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. (%)		6.10%
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 1-Year Maturity Profit Rs. 6,100.00
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.
Minimum Placement		-
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
		Fixed Islamic Term Deposit
Cash Transaction	Intercity	-
	Intra-city	-
	Own ATM withdrawal	-
	Other Bank ATM	-
SMS Alerts Monthly (without FED)	ADC/Digital	-
	Clearing	-
	For other transactions	-
Debit Cards (Issuance & Annual charges)	Visa Silver	-
	Visa Gold	-
	Visa Platinum	-
	UnionPay	-
	Paypak	-

Cheque Book	Issuance	-
	Stop payment	-
	Loose cheque	-
Services	Modes	Islamic
		Fixed Islamic Term Deposit
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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

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			
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 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 Condition.
- 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 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. (%)		5.85%	
Tenure		1 year	
Profit Payment Frequency		Monthly	
Provide example:		TDR Amount: PKR 100,000	
		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.	
Minimum Placement		PKR 25,000	
Free Life Takaful		No	

Service Charges
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Services	Modes	Islamic	
		AL Habib Islamic Senior Citizen 1-Year Term Deposit	
Cash Transaction	Intercity	-	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	-	
	For other transactions	-	
Debit Cards (Issuance & Annual charges)	Visa Silver	-	
	Visa Gold	-	
	Visa Platinum	-	
	UnionPay	-	
	Paypak	-	
Cheque Book	Issuance	-	
	Stop payment	-	
	Loose cheque	-	
Services	Modes	Islamic	

Services	Modes	AL Habib Islamic Senior Citizen 1-Year Term Deposit
Remittance (Local)	Banker Cheque / Pay Order	-
Remittance Foreign	Foreign Demand Draft	-
	Wire Transfer	-
Statement of Account	Annual	-
	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	-

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Closing this account: In order to close your account, kindly visit your Relationship Branch

How can you get assistance or make a complaint?

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In case of unsatisfactory resolution, you may also write to the Banking Mohtasib Pakistan at following address:

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Shaheen Complex, 5th floor, M. R. Kiyani Road,
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Customer Name:				Date:	
Product Chosen:					
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	

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Account Types & Salient Features: Islamic Mahana Munafa Term Deposit
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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:
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Particulars	Islamic	
	Islamic Mahana Munafa Term Deposit	
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%	
Tenure	1 year	
Profit Payment Frequency	Monthly	
Provide example:	TDR Amount: PKR 100,000	
	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.	
Minimum Placement	PKR 25,000	
Free Life Takaful	No	

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		Islamic Mahana Munafa Term Deposit	
Cash Transaction	Intercity	-	
	Intra-city	-	
	Own ATM withdrawal	-	
	Other Bank ATM	-	
SMS Alerts Monthly (without FED)	ADC/Digital	-	
	Clearing	-	
	For other transactions	-	
Debit Cards (Issuance & Annual charges)	Visa Silver	-	
	Visa Gold	-	
	Visa Platinum	-	
	UnionPay	-	
	Paypak	-	
Cheque Book	Issuance	-	
	Stop payment	-	
	Loose cheque	-	

Services	Modes	Islamic	
		Islamic Mahana Munafa Term Deposit	
Remittance (Local)	Banker Cheque / Pay Order		-
Remittance Foreign	Foreign Demand Draft		-
	Wire Transfer		-
Statement of Account	Annual		-
	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		-

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Customer Name:			Date:		
Product Chosen:					
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	