

Key Fact Statement (KFS) for AL Habib Islamic Digital Account (PKR and FCY Variant)		
BANK AL HABIB LIMITED	Date: February 2023	
	Important: Read this document carefully if you are considering opening a new account through AL Habib Islamic Digital On-boarding Framework. You have the right to receive KFS from other banks for comparison purposes.	
<b>Account Types &amp; Salient Features: AL Habib Islamic Digital Account (PKR Variant)</b>		
<p>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 <a href="http://www.bankalhabib.com">www.bankalhabib.com</a> or visit our branches. Facilitating Pakistanis to now open their account conveniently online, this account is being offered with a host of free services which you may avail.</p>		
<ul style="list-style-type: none"> <li>· For Resident Individuals Pakistani only</li> <li>· No charges at opening or closure of account</li> <li>· Available in current and savings account type</li> <li>· No minimum balance requirement</li> <li>· Offered in PKR, USD, Euro and GBP</li> <li>· Free Takaful (Terms &amp; Conditions apply)</li> <li>· Free PayPak Debit Card (Default)*</li> <li>· Free E-statements</li> <li>· Free Cheque Book* (to be issued only upon Customer Request)</li> </ul>		
<p>* Customer can avail free Pay Pak debit card and Cheque Book on condition of maintaining minimum monthly average balance of PKR 25,000/-. However, they can also opt for Visa or Union Pay debit card. Charges will be applicable as per prevailing Schedule of Bank Charges.</p>		
<p>Note: Kindly refer Schedule of Charges (SOC) for exemption the service charges.</p>		
Particulars		Digital Account
Currency		PKR
Minimum Balance	To open	PKR 0
	To keep	PKR 0
Account Maintenance Fee		PKR 0
Total Debit Balance Limit		No Limit
Total Credit Balance Limit		No Limit
Funds Transfer & Cash Withdrawal Limit		No Limit
Profit Paid on Savings Account (Subject to applicable tax rate)		Yes
Indicative Profit Rate (%) (PKR) Expected		12.00%
Profit Payment Frequency		Monthly
Free Life Takaful		Yes

Service Charges		
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 <a href="http://www.bankalhabib.com">www.bankalhabib.com</a> . Please note that all bank charges are exclusive of applicable taxes.		
Services	Modes	Charges
Cash Transaction	Intercity	PKR 0
	Intra-city	PKR 0
	Own ATM Withdrawal	PKR 0
	Other Bank ATM	PKR 23.44
	Withdrawal	
SMS Alerts Monthly	ADC / Digital	PKR 0
	Clearing	PKR 120 / Month
	Other Services	PKR 120 / Month
Debit Card (Issuance & Annual Charges)*	Visa Silver	PKR 1700
	Visa Gold	PKR 2500
	Visa Platinum	PKR 5200
	UPI	PKR 1600
	PayPak Current Account	PKR 0 (On maintaining average monthly balance of PKR 25, 000)
	PayPak Savings Account	PKR 0 (On maintaining average monthly balance of PKR 25, 000)
Cheque Book	Issuance	PKR 20/Leaf (Cheque book charges Waiver on maintaining average monthly balance of PKR 25,000)
	Stop Payment	PKR 600
	Loose Cheque	PKR 50 / Cheque
Remittance (Local)	Bankers Cheque / Pay Order	Rs. 350 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)
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	-
	Half Year	-
	Duplicate	Statement of A/C upto 6 months - PKR 35 Statement of A/C above 6 months - PKR 35 for each additional 6 month time duration
	E-Statement (Monthly)	PKR 0
Fund Transfer	ADC / Digital Channels	Free IBFT - Upto PKR. 25,000/- per month / per account. For additional amount above PKR 25,000 per month / account, 0.1% of the transaction amount of PKR 200, whichever is lower will be charged.
Digital Banking	Internet Banking Subscription	PKR 0
	Mobile Banking Subscription	PKR 0
	Normal	PKR 0

<b>Clearing</b>	Inter-city	PKR 300 per instrument
	Same Day	PKR 500 flat
<b>Closure of Account</b>	Customer request	PKR 0
<p><b>Requirements to open an account:</b> 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.</p>		<p><b>Unclaimed Deposits:</b> 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.</p>
<p><b>Cheque Bounce:</b> 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.</p>		<p><b>Closing this account:</b> In order to close your account, kindly visit your selected relationship branch, or contact us on our Call Center for details.</p>
<p><b>Safe Custody:</b> You are requested to do not share any personal information such as: Birth, mother's maiden name, Internet/Mobile Banking user ID &amp; 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 is you report these emails/SMS at info@bankalhabib.com</p>		<p><b>How can you get assistance or make a complaint?</b></p> <p>Bank AL Habib Limited, Customer Services Division (CSD), Plot # 28-C, Lane 3, Bukhari Commercial, 2nd, 3rd and 4th Floor, Khayaban e Bukhari Branch, Phase VI, DHA - Karachi.</p> <p>(021) 35171784-89 (021) 35243591 Helpline: (021) 111 014 014 Email: feedback@bankalhabib.com / info@bankalhabib.com Website: www.bankalhabib.com.com</p>
<p><b>Record updating:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication You can update or modify your account details online through "Account Maintenance" facility on the Digital On-Boarding Portal.</p>		<p><a href="mailto:feedback@bankalhabib.com/info@bankalhabib.com">Email: feedback@bankalhabib.com/info@bankalhabib.com</a></p>
<p><b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account.</p>		<p><a href="http://www.bankalhabib.com">Website: www.bankalhabib.com</a></p>
<p><a href="#">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/</a></p>		
<p><b>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</b></p>		
<b>Customer Name</b>		
<b>Date</b>		
<b>Product Chosen</b>		
<b>Mandate of Account</b>	Single	
<b>Address</b>		
<b>Contact Number / Mobile Number</b>		
<b>Email Address</b>		
<b>Customer Signature</b>	Signature Verified	
<b>Customer Signature (Secondary)</b>	Signature Verified	

**Key Fact Statement (KFS) for AL Habib Islamic Digital Current Account (Foreign Currency Variants)**

BANK AL HABIB LIMITED	Date: February, 2023
	Important: Read this document carefully if you are considering opening a new account through AL Habib Islamic Digital On-boarding Framework. You have the right to receive KFS from other banks for comparison purposes.

**Account Types & Salient Features: AL Habib Islamic Digital Account (Foreign Currency Variants)**

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. Facilitating Pakistanis to now open their account conveniently online, this account is being offered with a host of free services which you may avail.

- For Resident Individuals Pakistani only
- No charges at opening or closure of account
- Available in current and savings account type
- No minimum balance requirement
- Offered in PKR, USD, Euro and GBP
- Free Takaful (Terms & Conditions apply)
- Free PayPak Debit Card (Default)\*
- Free E-statements
- Free Cheque Book\* (to be issued only upon Customer Request)

\* Customer can avail Free Pay Pak debit card and Cheque Book on condition of maintaining minimum monthly average balance of PKR 25,000/-. However, they can also opt for Visa or Union Pay debit card. Charges will be applicable as per prevailing Schedule of Bank Charges.

Particulars	Digital Account (Foreign Currency Variants)
Currency	USD, Euro, GBP
Minimum Balance	To open
	To keep
Account Maintenance Fee	PKR 0
Total Debit Balance Limit	No Limit
Total Credit Balance Limit	No Limit
Funds Transfer & Cash Withdrawal Limit	No Limit
Profit Paid on Savings Account (Subject to applicable tax rate)	Yes
Indicative Profit Rate (%) (PKR) Expected	USD - 1%
	GBP - 0.83%
	Euro - 0.83%
Profit Payment Frequency	Monthly
Free Life Takaful	Yes

**Service Charges**

Services	Modes	Charges
Cash Transaction	Intercity	PKR 0
	Intra-city	PKR 0
	Own ATM Withdrawal	PKR 0
	Other Bank ATM	PKR 23.44
	Withdrawal	
SMS Alerts Monthly	ADC / Digital	PKR 0
	Clearing	PKR 120 / Month

	Other Services	PKR 120 / Month
<b>Debit Card (Issuance &amp; Annual Charges)*</b>	Visa Silver	PKR 1700
	Visa Gold	PKR 2500
	Visa Platinum	PKR 5200
	UPI	PKR 1600
	PayPak Current Account	NA
	PayPak Savings Account	NA
<b>Cheque Book</b>	Issuance	PKR 20/Leaf (Cheque book charges Waiver on maintaining average monthly balance of PKR 25,000)
	Stop Payment	PKR 600
	Loose Cheque	PKR 50 / Cheque
<b>Remittance (Local)</b>	Bankers Cheque / Pay Order	Rs. 350 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)
<b>Remittance (Foreign)</b>	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	-
<b>Statement of Account</b>	Annual	-
	Half Year	-
	Duplicate	Statement of A/C upto 6 months - PKR 35 Statement of A/C above 6 months - PKR 35 for each additional 6 month time duration
	E-Statement (Monthly)	PKR 0
<b>Fund Transfer</b>	ADC / Digital Channels	Not Available
<b>Digital Banking</b>	Internet Banking Subscription	PKR 0
	Mobile Banking Subscription	PKR 0
<b>Clearing</b>	Normal	PKR 0
	Inter-city	PKR 300 per instrument
	Same Day	PKR 500 flat
<b>Closure of Account</b>	Customer request	PKR 0
<b>Requirements to open an account:</b> 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.		<b>Unclaimed Deposits:</b> 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.
<b>Cheque Bounce:</b> 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.		<b>Closing this account:</b> In order to close your account, kindly visit your selected relationship branch, or contact us on our Call Center for details.
<b>Safe Custody:</b> 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 is you report these emails/SMS at info@bankalhabib.com		<b>How can you get assistance or make a complaint?</b> 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
<b>Record updating:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication You can update or modify your account details online through "Account Maintenance" facility on the Digital On-Boarding Portal.		<a href="mailto:feedback@bankalhabib.com/info@bankalhabib.com">Email: feedback@bankalhabib.com/info@bankalhabib.com</a>
<b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months, it will be treated as dormant. You have to reactivate your account.		<a href="http://www.bankalhabib.com">Website: www.bankalhabib.com</a>
<b><u>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</u></b>		

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

<b>Customer Name</b>	
<b>Date</b>	
<b>Product Chosen</b>	
<b>Mandate of Account</b>	Single
<b>Address</b>	
<b>Contact Number / Mobile Number</b>	
<b>Email Address</b>	
<b>Customer Signature</b>	Signature Verified
<b>Customer Signature (Secondary)</b>	Signature Verified