

Key Fact Statement for Deposit Accounts

Habib Metropolitan Bank,	Date	(to be filled by branch)
Branch _____	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.	
City _____		

Account Types & Salient Features:

This information is accurate as of the date above. Services, fees and mark up rates may change on half-yearly basis. For updated Fees / charges, you may visit our website or visit our branches.

Particulars		Islamic			
		SIRAT Roshan Digital Account			
		NRVA Current Account (Subhead Non-Resident 29330)	NRVA Saving Account (Subhead Non-Resident 29342)	FCVA Current Account (Subhead Resident 29328 Non-Resident 29329)	FCVA Saving Account (Subhead Resident 29339 Non-Resident 29340)
Currency		PKR	PKR	USD, GBP & EURO	USD, GBP & EURO
Minimum Balance for Account	To open	None	None	None	None
	To keep	None	None	None	None
Account Maintenance Fee		None	None	None	None
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		No	Yes	Yes	Yes
Indicative Profit Rate. (%)		N/A	7.20% p.a.	N/A	USD 0.04% p.a. GBP 0.04% p.a. Euro 0.04% p.a.
Profit Payment Frequency		N/A	Half Yearly	N/A	Half Yearly
Example:		N/A	On each Rs. 100K you can earn Rs. 3,600 (excl. WHT) on half yearly basis	N/A	On each \$/£ 100K you can earn \$/£ 20 (excl. WHT) on half yearly basis
Premature / Early Encashment / Withdrawal Fee		N/A	N/A	N/A	N/A

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, or on our website at <https://www.habibmetro.com/schedule-of-charges/#>. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic			
		SIRAT Roshan Digital Account			
		NRVA Current Account	NRVA Saving Account	FCVA Current Account	FCVA Saving Account
Cash Transaction	Intercity	0	Rs. 250 (flat) per trans.	0	0
	Intra-city	0	0	0	0
	Own ATM withdrawal	0	0	N/A	N/A
	Other Bank ATM	Rs. 23.44 per transaction	Rs. 23.44 per transaction	N/A	N/A
SMS Alerts	ADC / Digital	0 (Customer to opt for ADC/digital transaction SMS alert facility only)		N/A	N/A
	Clearing	(No separate charges, already included in all transaction SMS Alert service)		N/A	N/A
	For other transactions / All transactions	Local Number Rs. 75 per month International Number Rs. 150 per month		N/A	N/A
Debit Cards	Premium	Rs. 1,500	Rs. 1,500	N/A	N/A
	Gold	Rs. 1,800	Rs. 1,800	N/A	N/A
	Platinum	Rs. 3,000	Rs. 3,000	N/A	N/A
	PayPak	N/A	N/A	N/A	N/A
Cheque Book	Issuance	First Rs. 0 Subsequent Rs. 20 per leaf OR Charges waived, if average monthly balance maintained during last month is \geq 100k		First Rs. 0 Subsequent Rs. 20 per leaf OR Charges waived, if average monthly balance maintained during last month is \geq 100k (eqv. in FCY)	
	Stop payment	Rs. 500 per instruction	Rs. 500 per instruction	Rs. 500 per instruction (eqv. in other currencies)	Rs. 500 per instruction (eqv. in other currencies)
	Loose cheque	N/A	N/A	N/A	N/A

Services	Modes	Islamic			
		SIRAT Roshan Digital Account			
		NRVA Current Account	NRVA Saving Account	FCVA Current Account	FCVA Saving Account
Remittance (Local)	Banker Cheque / Pay Order	Pay Order	Rs. 0	0 (PO will be issued in PKR)	
		Demand Draft: Upto Rs.10,000 Rs.10,001 to Rs.100k Over Rs.100k	Rs. 100/- (flat) 0.20% min. Rs. 100 0.075% min. Rs. 200		
Remittance Foreign	Foreign Demand Draft	\$20 or equivalent in other currencies plus correspondent charges (if any)		\$20 or equivalent in other currencies plus correspondent charges (if any)	
	Wire Transfer	\$37 or equivalent in other currencies plus correspondent charges (if any)		\$37 or equivalent in other currencies plus correspondent charges (if any)	
Statement of Account	Annual	0	0	0	0
	Half Yearly	0	0	0	0
	Duplicate	Rs. 5 per page (max Rs. 28)		Rs. 5 per page (max Rs. 28) or eqv. in other currencies	
Fund Transfer	ADC / Digital Channels	Fund Transfer (Hmb to Hmb) : Free	Fund Transfer (Hmb to Hmb) : Free	0 (to own NRVA account only)	0 (to own NRVA account only)
		Inter Bank Fund Transfer (IBFT): upto Rs. 25,000/- per month : Free	Inter Bank Fund Transfer (IBFT): upto Rs. 25,000/- per month : Free		
	Others	Above Rs. 25,000/- per month: 0.1% of the transaction amount or Rs. 200/- whichever is lower	Above Rs. 25,000/- per month: 0.1% of the transaction amount or Rs. 200/- whichever is lower	-	-
Digital Banking	Internet Banking subscription (one- time & annual)	0	0	0	0
	Mobile Banking subscription (one- time & annual)	0	0	0	0
Clearing	Normal	N/A	N/A	N/A	N/A
	Intercity	N/A	N/A	N/A	N/A
	Same Day	N/A	N/A	N/A	N/A
Closure of Account	Customer request	Rs. 120	Rs. 120	Rs. 120 (equivalent in other currencies)	Rs. 120 (equivalent in other currencies)
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.			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 Account Maintaining Branch.		
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.			Closing this account: In order to close your account, please visit your Account Maintaining Branch along with original identity document, submit account closing request, surrender items (if any) such as Debit card(s), unutilized cheque book(s), locker(s) etc. and provide reason for closing the account.		
Section 489(F) of Pakistan Penal Code states that, "Whoever dishonestly issues a cheque towards re-payment of a loan or fulfillment of an obligation which is dishonored on presentation, shall be punishable with imprisonment which may extend to three years, or with fine, or with both, unless can establish, for which burden of proof shall rest on him, that he had made arrangements with his bank to ensure that the cheque would be honored and that the bank was at fault in not honoring the cheque."			How can you get assistance or make a complaint? Complaint Resolution Unit, Habib Metropolitan Bank Limited, Al-Manzoor Building 1st Floor, Dr. Ziauddin Ahmed Road, Karachi. Tel : 021-3264-8418, 021-3264-4704		
Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other					

personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end.

Moreover, HabibMetro will never ask your personal information like user ID, password, PIN, CVV etc. via phone, SMS or email. Please do not share these details with anyone.

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your Account Maintaining 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. If your account becomes dormant, only credit transactions are allowed and debit transactions / withdrawals shall not be allowed.

To reactivate your account, you must visit your Account Maintaining Branch for completing necessary formalities such as original & copy of identity document, request, perform biometric verification etc. for re-activation of your dormant account.

In case of non-resident account holders who cannot visit the branch in-person for re-activation of his / her dormant account, shall submit the written request along with copy of identification documents duly attested by the Pakistan Embassy / consulate located at the country of your resident.

Helpline: 111-1-(HABIB) 42242
Email: complaints@habibmetro.com
Website: <https://www.habibmetro.com/>

If you are not satisfied with our response, you may contact:

Banking Mohtasib Pakistan,
5th Floor, Shaheen Complex, M. R. Kayani Road, Karachi.
Email: info@bankingmohtasib.gov.pk
Phone number: 021-99217334-8

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