

Key Fact Statement for Deposit Accounts

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

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 Saving Plus Account (Subhead 29314)
Currency		PKR
Minimum Balance for Account	To open	Rs.1,000/-
	To keep	Monthly Average balance of Rs. 100,000 (for availing free services)
Account Maintenance Fee		N/A
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		Yes
Indicative Profit Rate. (%)		6.80% to 7.04%
Profit Payment Frequency		Monthly
Example:		On each Rs.100,000 you can earn Rs.567 on monthly basis
Premature / Early Encashment / Withdrawal Fee		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 Saving Plus Account (Subhead 29314)
Cash Transaction	Intercity	0
	Intra-city	250/-
	Own ATM withdrawal	0
	Other Bank ATM	Rs. 23.44 per transaction + Rs. 2.5 slip charges (if applicable)
SMS Alerts	ADC / Digital	0 (Customer to opt for ADC/digital transaction SMS alert facility only)
	Clearing (No specific charges	0
	For other transactions / All transactions	Local Number Rs. 90 per month International Number Rs. 150 per month
Debit Cards	Premium	Rs. 1,500
	Gold	Rs. 1,800
	Platinum	Rs. 3,000
	PayPak	Rs. 1,100 OR Charges waived, if average monthly balance maintained during last month is \geq 100k or equivalent in other currencies.
Cheque Book	Issuance	First Cheque Book Rs. 0 Subsequent Cheque Book Rs. 20/- per leaf or equivalent in other currencies (if monthly average balance falls below Rs. 100,000/-).
	Stop payment	Rs. 500 per instruction OR Charges waived, if average monthly balance maintained during last month is \geq 100k or equivalent in other currencies.
	Loose cheque	N/A

Services	Modes	Islamic
		SIRAT Saving Plus Account (Subhead 29314)
Remittance (Local)	Banker Cheque / Pay Order	Charges waived, if average monthly balance maintained during last month is \geq 100k or equivalent in other currencies. Otherwise charges to be deducted as per prevailing SOC.
Remittance Foreign	Foreign Demand Draft	US\$ 20 or equivalent in other currencies plus correspondent charges (if any)
	Wire Transfer	US\$ 37 or equivalent in other currencies
Statement of Account	Annual	N/A
	Half Yearly	0
	Duplicate	Rs. 5 per page (max Rs. 28) OR Charges waived, if average monthly balance maintained during last month is \geq 100k or equivalent in other currencies.
Fund Transfer	ADC / Digital Channels	Standard Fund transfer Charges are hereunder: <u>Within HabibMetro</u> Rs. 0/- <u>Outside HabibMetro:</u> Upto Rs 25,000/- per month Free Above Rs. 25,000/- per month 0.1% of the transaction amount Or Rs. 200/- whichever is lower
	Others	-
Digital Banking	Internet Banking subscription (one- time & annual)	0
	Mobile Banking subscription (one- time & annual)	0
Clearing	Normal	0
	Intercity	Rs. 150 or actual whichever is higher
	Same Day	Rs. 150 or actual whichever is higher
Closure of Account	Customer request	Rs. 120

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. Accordingly, you should be writing cheques with utmost prudence. **[Please provide the relevant legal provision].**

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.

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.

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.

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
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

<p>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.</p> <p>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.</p> <p>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.</p>	Phone number: 021-99217334-8
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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	