

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 HabibMetro@Work Gold Saving Account (Subhead 29317)	SIRAT HabibMetro@Work Platinum Saving Account (Subhead 29318)
Currency		PKR	PKR
Minimum Balance for Account	To open	None	None
	To keep	None	None
Account Maintenance Fee		None	None
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		Yes	Yes
Indicative Profit Rate. (%)		1.99% to 2.75% p.a. (Declared rates for the month of Feb 2021)	1.99% to 2.75% p.a. (Declared rates for the month of Feb 2021)
Profit Payment Frequency		Half Yearly	Half Yearly
Example:		On each Rs.100,000 you can earn Rs.995 (excl. WHT) on half yearly basis	On each Rs.100,000 you can earn Rs.995 (excl. WHT) on half yearly basis
Premature / Early Encashment / Withdrawal Fee		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/sirat/schedule-of-charges/>. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Islamic	
		SIRAT HabibMetro@Work Gold Saving Account	SIRAT HabibMetro@Work Platinum Saving Account
Cash Transaction	Intercity	0	0
	Intra-city	0	0
	Own ATM withdrawal	0	0
	Other Bank ATM	05 trans. per month Rs. 0 Above 05 trans. Rs. 18.75 per trans.	0
SMS Alerts	ADC/Digital	0	0
	Clearing	0	0
	For other transactions /All transactions	0	0
Debit Cards	Gold	0	N/A
	Platinum	N/A	0
Cheque Book	Issuance	0	0
	Stop payment	Rs. 500/- per instruction	0
	Loose cheque	N/A	N/A

Services	Modes	Islamic	
		SIRAT HabibMetro@Work Gold Saving Account	SIRAT HabibMetro@Work Platinum Saving Account
Remittance (Local)	Banker Cheque / Pay Order	<u>Pay Order</u> Rs. 0	<u>Pay Order</u> Rs. 0
		<u>Demand Draft:</u> Upto Rs.10,000 Rs. 0 Rs.10,001 to Rs.100k 0.20% min. Rs. 100 Over Rs.100k 0.075% min. Rs. 200	<u>Demand Draft</u> Rs. 0
Remittance Foreign	Foreign Demand Draft	\$18 or equivalent in other currencies plus correspondent charges \$2 (if any)	\$18 or equivalent in other currencies plus correspondent charges \$2 (if any)
	Wire Transfer	\$32 or equivalent in other currencies	\$32 or equivalent in other currencies
Statement of Account	Annual	0	0
	Half Yearly	0	0
	Duplicate	0	0
Fund Transfer	ADC / Digital Channels	0	0
	Others	-	-
Digital Banking	Internet Banking subscription (one- time & annual)	0	0
	Mobile Banking subscription (one- time & annual)	0	0
Clearing	Normal	0	0
	Intercity	Rs. 120/- or actual whichever is higher	Rs. 120/- or actual whichever is higher
	Same Day	Rs. 150/- or actual whichever is higher	0
Closure of Account	Customer request	Rs. 100/-	Rs. 100/-

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.

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."

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.

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
Phone number: 021-99217334-8

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.

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	