

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		Conventional																																									
		Mahana Deposit* (Subhead 20401)		Premium Deposit* (Subhead 20437)		Bharpoor Munafa (Subhead 20479)																																					
Currency		PKR		PKR		PKR																																					
Minimum Balance for Account	To open / book	Rs. 25,000		Rs. 25,000 (Investments in multiple of Rs. 5,000)	Rs. 500,000																																						
		Tenure	Investments in multiple of																																								
		1 year	Rs. 25K, 250K, 2.5M																																								
		2 year																																									
		3 year	50K, 500K, 5M																																								
	4 year																																										
5 year	100K, 1M & 10M																																										
To keep		N/A		N/A	N/A																																						
Account Maintenance Fee		N/A		N/A	N/A																																						
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		Yes		Yes	Yes																																						
Indicative Profit Rate. (%)		<table border="1"> <thead> <tr> <th>Tenure</th> <th>Rate p.a.</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>14.00%</td> </tr> <tr> <td>2 Years</td> <td>14.10%</td> </tr> <tr> <td>3 Years</td> <td>14.20%</td> </tr> <tr> <td>4 Years</td> <td>14.30%</td> </tr> <tr> <td>5 Years</td> <td>14.50%</td> </tr> </tbody> </table>	Tenure	Rate p.a.	1 Year	14.00%	2 Years	14.10%	3 Years	14.20%	4 Years	14.30%	5 Years	14.50%	<table border="1"> <thead> <tr> <th rowspan="2">Tenure</th> <th colspan="3">Rate p.a.</th> </tr> <tr> <th>QTR</th> <th>HY</th> <th>Yearly</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>14.20%</td> <td>14.30%</td> <td>14.60%</td> </tr> <tr> <td>2 year</td> <td>14.20%</td> <td>14.30%</td> <td>14.60%</td> </tr> <tr> <td>3 year</td> <td>14.30%</td> <td>14.40%</td> <td>14.70%</td> </tr> <tr> <td>4 year</td> <td>14.40%</td> <td>14.50%</td> <td>14.80%</td> </tr> <tr> <td>5 year</td> <td>14.65%</td> <td>14.75%</td> <td>15.00%</td> </tr> </tbody> </table>	Tenure	Rate p.a.			QTR	HY	Yearly	1 year	14.20%	14.30%	14.60%	2 year	14.20%	14.30%	14.60%	3 year	14.30%	14.40%	14.70%	4 year	14.40%	14.50%	14.80%	5 year	14.65%	14.75%	15.00%	15.00% p.a. Plus Bonus Profit Rate Bonus rates upto 4% will be determined at the time of TDR maturity / roll-over and is based on the average balance maintained during the year in linked Current Account
Tenure	Rate p.a.																																										
1 Year	14.00%																																										
2 Years	14.10%																																										
3 Years	14.20%																																										
4 Years	14.30%																																										
5 Years	14.50%																																										
Tenure	Rate p.a.																																										
	QTR	HY	Yearly																																								
1 year	14.20%	14.30%	14.60%																																								
2 year	14.20%	14.30%	14.60%																																								
3 year	14.30%	14.40%	14.70%																																								
4 year	14.40%	14.50%	14.80%																																								
5 year	14.65%	14.75%	15.00%																																								
Profit Payment Frequency		Monthly		Quarterly / Half Yearly/ Yearly	On Maturity (tenure – 1 Year)																																						
Example:		On each Rs. 25,000 you can earn Rs. 292 (excl. WHT) on monthly basis (if invested for 1 Year Tenure)	On each Rs. 100,000 you can earn Rs. 3,550 (excl. WHT) on quarterly basis (if invested for 1 Year Tenure) OR Rs. 7,150 (excl. WHT) on half yearly basis (if invested for 1 Year Tenure) OR Rs. 14,600 (excl. WHT) on yearly basis (if invested for 1 Year Tenure)	On each Rs. 1,000,000 you can earn Rs. 150,000 (excl. WHT) on maturity																																							
Premature / Early Encashment / Withdrawal Fee		2% of the principal amount or total profit paid will be deducted, whichever is lower	2% of the principal amount or total profit paid will be deducted, whichever is lower	Prevaling PLS rate or PLS rate at the time of TDR booking will be applied, whichever is lower																																							
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	Conventional																																									
		Mahana Deposit (Subhead 20401)	Premium Deposit (Subhead 20437)	Bharpoor Munafa (Subhead 20479)																																							
Cash Transaction	Intercity	N/A	N/A	N/A																																							
	Intra-city	N/A	N/A	N/A																																							
	Own ATM withdrawal	N/A	N/A	N/A																																							
	Other Bank ATM	N/A	N/A	N/A																																							
SMS Alerts	ADC / Digital	N/A	N/A	N/A																																							
	Clearing	N/A	N/A	N/A																																							
	For other transactions	N/A	N/A	N/A																																							

Debit Cards	All Variants	N/A	N/A	N/A
Cheque Book	Issuance	N/A	N/A	N/A
	Stop payment	N/A	N/A	N/A
	Loose cheque	N/A	N/A	N/A

Services	Modes	Conventional		
		Mahana Deposit (Subhead 20401)	Premium Deposit (Subhead 20437)	Bharpoor Munafa (Subhead 20479)
Remittance (Local)	Banker Cheque / Pay Order	N/A	N/A	N/A
Remittance Foreign	Foreign Demand Draft	N/A	N/A	N/A
	Wire Transfer	N/A	N/A	N/A
Statement of Account	Annual	N/A	N/A	N/A
	Half Yearly	N/A	N/A	N/A
	Duplicate	N/A	N/A	N/A
Fund Transfer	ADC / Digital Channels	N/A	N/A	N/A
	Others	N/A	N/A	N/A
Digital Banking	Internet Banking subscription	N/A	N/A	N/A
	Mobile Banking subscription	N/A	N/A	N/A
Clearing	Normal	N/A	N/A	N/A
	Intercity	N/A	N/A	N/A
	Same Day	N/A	N/A	N/A
Closure of Account	Customer request	N/A	N/A	N/A

**Note: In case of investment exceeding Rs. 50 Mn for Mahana or Premium deposit, special rate may apply with concurrence of Treasury Division*

You Must Know

Requirements to open an account: Term Deposit is placed through linked 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 linked 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/>

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.

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	