

## Key Fact Statement for Deposit Accounts

Habib Metropolitan Bank, Branch _____ City _____	Date _____  <b>IMPORTANT:</b> 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.	(to be filled by branch)
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**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						
		IZAFSA CERTIFICATE (Subhead 20434)						
Currency		PKR						
Minimum Balance for Account	To open / book	Min Investment: PKR 10,000/-						
	To keep	N/A						
Account Maintenance Fee		N/A						
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		Yes						
Indicative Profit Rate. (%)		Encashment Schedule						
			On Rs.10,000/-	On Rs.25,000/-	On Rs.100,000/-	On Rs.250,000/-	On Rs.1,000,000/-	On Rs.2,500,000/-
		6 Months	10,500.00	26,250.00	105,000.00	262,500.00	1,050,000.00	2,625,000.00
		12 Months	11,025.00	27,562.50	110,250.00	275,625.00	1,102,500.00	2,756,250.00
		18 Months	11,575.00	28,937.50	115,750.00	289,375.00	1,157,500.00	2,893,750.00
		24 Months	12,200.00	30,500.00	122,000.00	305,000.00	1,220,000.00	3,050,000.00
		30 Months	12,875.00	32,187.50	128,750.00	321,875.00	1,287,500.00	3,218,750.00
		36 Months	13,600.00	34,000.00	136,000.00	340,000.00	1,360,000.00	3,400,000.00
		42 Months	14,375.00	35,937.50	143,750.00	359,375.00	1,437,500.00	3,593,750.00
		48 Months	15,200.00	38,000.00	152,000.00	380,000.00	1,520,000.00	3,800,000.00
		54 Months	16,187.50	40,468.75	161,875.00	404,688.00	1,618,750.00	4,046,875.00
		60 Months	17,250.00	43,125.00	172,500.00	431,250.00	1,725,000.00	4,312,500.00
		66 Months	18,525.00	46,312.50	185,250.00	463,125.00	1,852,500.00	4,631,250.00
72 Months	20,000.00	50,000.00	200,000.00	500,000.00	2,000,000.00	5,000,000.00		
Profit Payment Frequency		On Maturity (6 Years) or on encashment period as per above encashment schedule						
Example:		As per above encashment schedule						
Premature / Early Encashment / Withdrawal Fee		No Penalty, for broken period, Profit will be paid at prevailing PLS saving deposit rates.						
Service Charges <b>IMPORTANT:</b> 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 <a href="https://www.habibmetro.com/schedule-of-charges/#">https://www.habibmetro.com/schedule-of-charges/#</a> . Please note that all bank charges are exclusive of applicable taxes.								
Services	Modes	Conventional						
		IZAFSA CERTIFICATE (Subhead 20434)						
Cash Transaction	Intercity	N/A						
	Intra-city	N/A						
	Own ATM withdrawal	N/A						
	Other Bank ATM	N/A						

SMS Alerts	ADC / Digital	N/A
	Clearing	N/A
	For other transactions	N/A
Debit Cards	All Variants	N/A
Cheque Book	Issuance	N/A
	Stop payment	N/A
	Loose cheque	N/A

Services	Modes	Conventional
		IZAFA CERTIFICATE (Subhead 20434)
Remittance (Local)	Banker Cheque / Pay Order	N/A
Remittance Foreign	Foreign Demand Draft	N/A
	Wire Transfer	N/A
Statement of Account	Annual	N/A
	Half Yearly	N/A
	Duplicate	N/A
Fund Transfer	ADC / Digital Channels	N/A
	Others	N/A
Digital Banking	Internet Banking subscription	N/A
	Mobile Banking subscription	N/A
Clearing	Normal	N/A
	Intercity	N/A
	Same Day	N/A
Closure of Account	Customer request	N/A

*\*Note: In case of investment exceeding Rs. 50 Mn for IZAF A CERTIFICATE, 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.

**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](mailto: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](mailto:info@bankingmohtasib.gov.pk)

**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.

Phone number: 021-99217334-8

**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:	Tick mark the box as per your selected denomination in the below grid:					
	On Rs.10,000/-	On Rs.25,000/-	On Rs.100,000/-	On Rs.250,000/-	On Rs.1,000,000/-	On Rs.2,500,000/-
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mandate of account:	Single/Joint/Either or Survivor					
Address						
Contact No.:		Mobile No.		Email Address		
Customer Signature				Signature Verified		