



Remittance (Local)	Banker Cheque	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account)	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account)	Rs.200 per instrument (Through Account)	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account)	Rs.200 per instrument (Through Account) "Upon maintaining a MAB of Rs.10,000 Free Banker's Cheque (2 per month)"	Rs.200 per instrument (Through Account)
Remittance (Foreign)	Foreign Demand Draft	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Wire Transfer	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Statement of Account	Annual	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Half Yearly	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Duplicate	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED)	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED)	Rs.35 per statement (inclusive of FED)	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"	Rs.35 per statement (inclusive of FED)	Rs.35 per statement (inclusive of FED) "Upon maintaining a MAB of Rs.10,000 Free monthly duplicate statement"
Fund Transfer	ADC/Digital Channels	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)	Free (KMBL to KMBL) For Transactions above PKR 25,000 is: 0.1% of amount excess of PKR 25,000 or PKR 200 (whichever is lower)
	Others	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Digital Banking	Internet Banking subscription (one-time & annual)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Mobile Banking subscription (one-time & annual)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Clearing	Normal	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)	Free (Inward & outward clearing)
	Intercity	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher)	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher)	Rs. 175 per instrument or other bank charges (whichever is higher)	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher)	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs.10,000 Free Clearing (Inward and Outward)"
	Same Day	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument	Rs. 300 per instrument
Closure of Account	Customer Request	Rs.100	Free	Free	Free	Free	Free	Rs.100	Rs. 100	Free	Free	Free

### 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:** As per Pakistan Penal Code 1860 Section 489F, dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.

**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. Please be aware of fake SMS, email or calls asking for personal/account details. Please note KMBL will never ask for any such information. In case if you receive any such call, SMS, or email, please contact 24/7 KMBL Contact Center 051-111-047-047 immediately.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact ..... to update your information.

**What happens if you do not use this account for a long period?** If account in which no customer-initiated transaction (Debit/Credit) or activity has taken place during the preceding one year, it will be marked as 'dormant'. If your account becomes dormant, you will not be able to perform any debit/withdrawal transaction. Your account may be activated upon receipt of a formal request through any authenticated medium, including in person visit to any KMBL Branch, call centers, surface mail with signatures, email, registered mobile number etc.

**Note:** (NTB Salary/Pension Clients –Application for silver debit card within 30 days only)800/- per card.  
(NTB Salary/Pension Clients –Application for gold debit card within 30 days only)1100/- per card.

**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 Helpline: 051-111-047-047

**Closing this account:** In order to close your account, please follow visit in person to your relevant branch with valid CNIC, cheque book and Debit Card (if any). You will be required to furnish "Account Closure Request". Branch will proceed for account closure and your remaining balance (if any) will be handed to you either through Banker's cheque or transfer funds in any KMBL account (if present).

**How can you get assistance or make a complaint?**

Khushhali Microfinance Bank Ltd,  
Plot No. 87-88, Civic Center, Executive Block, Gulberg Green,  
Islamabad.  
Helpline: 051-111-047-047  
Complaint Cell Toll Free: 0800-88887(during business hours only)  
Email: [complaints@kb.com.pk](mailto:complaints@kb.com.pk)  
Website: <https://www.khushhaliibank.com.pk/form/complaint-e-form>

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

The Director,  
Consumer Protection Department,  
SBP 5th Floor, SBP Main Building,  
I. I. Chundrigar Road,  
Karachi.

UAN Number: 021-111-727-273  
Fax Number: 021-99221160 & 99221154  
Email Address: [cpd.helpdesk@sbp.org.pk](mailto:cpd.helpdesk@sbp.org.pk)

### (Portion to be used for the post-shopping stage)

#### 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:	CSO/AOM/OM



