

# Key Fact Statement for Deposit Accounts

Khushhalı Microfinance Bank Ltd., -----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.		

**Account Types & Salient Features:**

This information is accurate as of the date above. Services, fees and profit rates may change on need basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars		Current Account			
		Current Deposit Account (CDA)	Asaan Account (AA)	Sahulat Current Account (Salary)	Sahulat Current Account (Pension)
<b>Currency</b>		PKR	PKR	PKR	PKR
Minimum Balance for Account	To open	Rs.100	Rs.100	None	None
	To keep	None	None	None	None
Account Maintenance Fee/Fall below Fee		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Is Profit Paid on account subject to the applicable tax rate		No	No	No	No
Indicative Profit Rate. (%)		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Profit Payment Frequency		Not Applicable	Not Applicable	Not Applicable	Not Applicable
For example, on each Rs. 1000 you can earn:		Not Applicable	Not Applicable	Not Applicable	Not Applicable
Premature/ Early Encashment/Withdrawal Fee		Not Applicable	Not Applicable	Not Applicable	Not Applicable

**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' Notice Board, & on our website- <https://www.khushhalibank.com.pk> Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Current Account			
		Current Deposit Account (CDA)	Asaan Account (AA)	Sahulat Current Account (Salary)	Sahulat Current Account (Pension)
Cash Transaction	Intercity	-	-	-	-
	Intercity	-	-	-	-
	Own ATM withdrawal	Free	Free	Free	Free
	Other Bank ATM	Rs. 35 (Inclusive of FED)	Rs. 35 (Inclusive of FED)	Rs. 35 (Inclusive of FED)	Rs. 35 (Inclusive of FED)
	Balance Inquiry Fee	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)
	ATM Receipt Fee	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)	Rs. 4.67 (Inclusive of FED)
SMS Alerts	ADC/Digital	Zero	Zero	Zero	Zero
	Clearing & Other Transactions	Monthly subscription Rs. 95 Annual subscription Rs. 950	Monthly subscription Rs. 95 Annual subscription Rs. 950	Monthly subscription Rs. 95 Annual subscription Rs. 950	Monthly subscription Rs. 95 Annual subscription Rs. 950
Debit Cards	Silver	Issuance Fee: Rs.1200/- per card Annual fee: Rs.1200/- per card Replacement fee: Rs.1200/- per card	Issuance Fee: Rs.1200/- per card Annual fee: Rs.1200/- per card Replacement fee: Rs.1200/- per card	Issuance Fee: Rs.1200/- per card Annual fee: Rs.1200/- per card Replacement fee: Rs.1200/- per card	Issuance Fee: Rs.1200/- per card Annual fee: Rs.1200/- per card Replacement fee: Rs.1200/- per card
	Gold	Issuance Fee: Rs.1500/- per card Annual fee: Rs.1500/- per card Replacement fee: Rs.1500/- per card	Issuance Fee: Rs.1500/- per card Annual fee: Rs.1500/- per card Replacement fee: Rs.1500/- per card	Issuance Fee: Rs.1500/- per card Annual fee: Rs.1500/- per card Replacement fee: Rs.1500/- per card	Issuance Fee: Rs.1500/- per card Annual fee: Rs.1500/- per card Replacement fee: Rs.1500/- per card
Cheque Book	Issuance	5 leaves: Rs. 30 per leaf 10 leaves: Rs. 25 per leaf 25 leaves & above: Rs. 25 per leaf "Upon maintaining a MAB of Rs.10,000 Free 1 Cheque Book per month (25 leaves)"	5 Leaves: Rs. 30 per leaf 10 leaves Rs 25 per leaf 25 Leaves & above: Rs. 25 per leaf	5 leaves: Rs. 30 per leaf 10 leaves: Rs. 25 per leaf 25 leaves & above: Rs. 25 per leaf "Upon maintaining a MAB of Rs.10,000 Free 1 Cheque Book per month (25 leaves)"	5 leaves: Rs. 30 per leaf 10 leaves: Rs. 25 per leaf 25 leaves & above: Rs. 25 per leaf "Upon maintaining a MAB of Rs.10,000 Free 1 Cheque Book per month (25 leaves)"
	Stop payment	Rs.200 per instrument (Cheque/BC) Rs.350 per instruction Cheque Book/Series	Rs.200 per instrument (Cheque/BC) Rs.350 per instruction Cheque Book/Series	Rs.200 per instrument (Cheque/BC) Rs.350 per instruction Cheque Book/Series	Rs.200 per instrument (Cheque/BC) Rs.350 per instruction Cheque Book/Series
	Loose cheque	Rs.300 per instrument	Rs.300 per instrument	Rs.300 per instrument	Rs.300 per instrument

Remittance (Local)	Banker Cheque	Rs.250 per instrument (Through account) "Upon maintaining a MAB of Rs.10,000 Free banker's cheque (2 per month)"	Rs.250 per instrument (Through account)	Rs.250 per instrument (Through account) "Upon maintaining a MAB of Rs.10,000 Free banker's cheque (2 per month)"	Rs.250 per instrument (Through account) "Upon maintaining a MAB of Rs.10,000 Free banker's cheque (2 per month)"
Remittance (Foreign)	Foreign Demand Draft	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Wire Transfer	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Statement of Account	Annual	Not applicable	Not applicable	Not applicable	Not applicable
	Half Yearly	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"
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)
	Others	Not applicable	Not applicable	Not applicable	Not applicable
Digital Banking	Internet Banking subscription (one-time & annual)	Free	Free	Free	Free
	Mobile Banking subscription (one-time & annual)	Free	Free	Free	Free
Clearing	Normal	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 & 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 & outward)"	Rs. 175 per instrument or other bank charges (whichever is higher) "Upon maintaining a MAB of Rs. 10,000 Free clearing (Inward & outward)"
	Same Day	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

## 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 bank's 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 your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, [specify briefly consequence of dormancy]. To reactivate your account, you must visit in person to your relevant branch with valid CNIC, or may request KMBL Contact Center through registered mobile number for activation of dormant account.

**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.

(Account Operating + Profit calculation Instructions - Individual Women/ Joint Women only)

**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 require 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

Website: <https://www.khushhalibank.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

## (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		

## ڈیپاٹ اکاؤنٹس کے لئے اہم نکات

اکاؤنٹ کی اقسام اور نمایاں خصوصیات:  
یہ معلومات مندرجہ بالاتر میں کے مطابق درست

تاریخ	اکاؤنٹ کی اقسام اور نمایاں خصوصیات:			
ایمیل میڈیا اسٹیم کے مطابق درست ہے۔ سروز، فیس اور پہنچ ریٹ پروٹ کی بنیاد پر تبدیل ہو سکتے ہیں۔ اپنے فیس کا اسٹیم کے لئے بھی اس اسٹیم کا استعمال آپ کر سکتے ہیں۔ آپ مواد کی خاطر دوسرے پیکوں سے کے اپنے ایسیں فارم و صول کرنے کا حق رکھتے ہیں۔				
تفصیلات	کرنٹ اکاؤنٹ			
کرنٹ اکاؤنٹ	سہولت کرنٹ اکاؤنٹ (پیش)	سہولت کرنٹ اکاؤنٹ (خواہدار)	آسان اکاؤنٹ	کرنٹ پہاڑ اکاؤنٹ
کھلوانے کے لئے برقرار رکھنے کے لئے	پاکستانی روپے پکج نہیں	پاکستانی روپے پکج نہیں	پاکستانی روپے 100 روپے	پاکستانی روپے 100 روپے
قابل بلوغ فیس / اکاؤنٹ میشنس فیس	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں
کیا مانع اکاؤنٹ پر اکیا جاتا ہے؟ قابل اطلاق فیس کے مطابق	نہیں	نہیں	نہیں	نہیں
اشارتی شرح مانع (%)	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں
مانع کی ادائیگی	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں
میل کے طور پر، ہر 1000 روپے پر آپ کام کسکتے ہیں:	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں
قابل اوقت / جلدان گھینٹنٹ / ووڈر اف فیس	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں	قابل اطلاق نہیں

اہم: یہ اس اکاؤنٹ کے لئے میں سروس چار ہزار جزوی فہرست ہے۔ اس میں تمام چار ہزار جزوی نوٹس بورڈ اور ہماری ویب سائٹ <https://www.khushhalibank.com.pk> پر ایک مکمل فہرست تلاش کر سکتے ہیں۔  
برہاء کرم فوٹ کرنس کے تمام بنک جار ہے جیسے قابل اطلاق ہے۔

