

Key Fact Statement for Deposit Accounts

Khushhali Microfinance Bank Ltd., -----Branch, -----City.	Date	
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 profit rates may change on need basis. For updated fees/charges, you may visit our website or visit our branches.

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.

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)	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)
Remittance (Foreign)	Foriegn Demand Draft	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
Statement of Account	Annual	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Half Yearly	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)	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)
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)
	Others	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
	Mobile Banking subscription (one-time & annual)	Free	Free	Free	Free	Free	Free	Free
	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)
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)	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)
	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
Closure of Account	Customer Request	Free	Rs.100	Rs.100	Free	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 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.

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	

مازوں نے خاطر و درسرے بیکوں سے کے ایف ایں فاہم و صول کرنے کا حق کھیلے ہیں۔

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

سیکنگ اکاؤنٹ								تفصیلات
خوشحالی نسوان	محافظ سیکنگ اکاؤنٹ (پیپر)	خوشحالی بچت ملک	خوشحالی بچت ملک	محافظ سیکنگ اکاؤنٹ (چھواہار)	بہترین بچت اکاؤنٹ	کاروباری منافع	محفوظ اکاؤنٹ	
پاکستانی روپے 100 روپے	پاکستانی روپے 500 روپے	پاکستانی روپے 500 روپے	پاکستانی روپے 500 روپے	پاکستانی روپے 5000 روپے	پاکستانی روپے 500 روپے	پاکستانی روپے 100 روپے	پاکستانی روپے 100 روپے	کرنی کھلوانے کے لئے اکاؤنٹ کے لئے کام بیٹھ
نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن (ہائے اوسٹ)	قابل اطلاق نیشن (ہائے اوسٹ)	قابل اطلاق نیشن	
قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	50 روپے لیکس سیست کے مطابق SOC	50 روپے لیکس سیست کے مطابق SOC	قابل اطلاق نیشن	قابل اطلاق نیشن / اکاؤنٹ مشتمل فیس
ہاں	ہاں	ہاں	ہاں	ہاں	ہاں	ہاں	ہاں	کیا منافع اکاؤنٹ پر ادا کیا جاتا ہے؟ قابل اطلاق نیشن کے مطابق
10.50%	10%	0.5% 10% حاليہ	10%	9.75% سے 9%	10.50%	7%		اشرافی شرح منافع (%)
ماہانہ	ماہانہ	ماہانہ	ماہانہ	ماہانہ	ماہانہ	ماہانہ	ماہانہ	منافع کی ادائیگی
لیکس سیست کا سائیٹ میں متواتر 105 روپے	لیکس سیست کا سائیٹ میں متواتر 100 روپے	لیکس سیست کا سائیٹ میں متواتر 100 روپے	لیکس سیست کا سائیٹ میں متواتر 100 روپے	لیکس سیست کا سائیٹ میں متواتر 90 روپے	لیکس سیست کا سائیٹ میں متواتر 105 روپے	لیکس سیست کا سائیٹ میں متواتر 70 روپے		میل کے طور پر، جو 1000 روپے پر آپ کا سکتے ہیں:
قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	قابل اطلاق نیشن	تمیل از وقت / جلد اکمیلیٹ / دوڑوال فیس

اس چار جزء کا کوئی فرست بے اس میں سروس چل جو کی فرست بے اس میں تمام چار جزء شامل نہیں ہیں۔ آپ ہماری براچخ، نوٹس پورڈ اور ہماری یونیورسٹی سائٹ <https://www.khushhalibank.com.pk> پاکیکل فرست تلاش کر سکتے ہیں۔
مُونوٹ کریں کہ تمام اینکنچر جو ٹکس قابلِ اعتماد ہے۔

