Key Fact Statement for Deposit Accounts

ABHI Microfinance Bank Limited. ___________Branch, City.	Date	DD- MM-YYYY
	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 quarterly or biannual basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars		ABHI Deposit Accounts							
		Asaan Account	**Sahulat Current Account**	**Sahulat Plus Current Account**	**Aitmad Bachat Account**	**Rozana Munafa Account**	**Niswan Rozana Munafa Account**	**Tahafuz Term Deposit**	**Muhafiz Term Deposit**
Currency		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account	To open	Rs. 100/-	Rs. 2,000/-	Rs. 10,000/-	Rs. 2,000/-	Rs. 5,000/-	Rs. 5,000/-	N/A	N/A
	To keep	N/A	Rs. 1,000	Rs. 10,000/-	Rs. 1,000/-	Rs. 5,000/-	Rs. 5,000/-	N/A	N/A
Minimum Balance charges (if prescribed balance is not maintained)		N/A	Rs. 100. plus FED	Rs. 100. plus FED	Rs. 100. plus FED	Rs. 100. plus FED	Rs. 100. plus FED	N/A	N/A
Account Maintenance Fee		Rs. 150/-*per month plus FED	Rs. 150/-*per month plus FED	Rs. 150/-*per month plus FED	Rs. 150/-*per month plus FED	Rs. 150/-*per month plus FED	Rs. 150/-*per month plus FED	N/A	N/A
Is Profit Paid on account		No	No	No	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		N/A	N/A	N/A	As Per Rate Sheet	As Per Rate Sheet	As Per Rate Sheet	As Per Rate Sheet	As Per Rate Sheet
Profit Payment Frequency		N/A	N/A	N/A	Bianually	Monthly	Monthly	1 Month, 3 Months, 6 Months, 12 Months, 15 Months, 18 Months, 24 Months, 36 Months and 60 Months	1 Years, 2 Years, 3 Years and 5 Years
Provide example:		N/A	N/A	N/A	(Monthly Average Balance*Profit Rate/365)*no of days in that period.	(Balance*Profit Rate/365)*days	(Balance*Profit Rate/365)*days	(Balance*Profit Rate/365)*days	(Balance*Profit Rate/365)*days
Premature/ Early Encashment/Withdrawal Fee		N/A	N/A	N/A	N/A	N/A	N/A	See note below*	

Note:
1. In case of Premature Encashment, following profit rates will be applicable;
(i) The rate of profit payment, calculated as per sub-clause (ii) below, would be further reduced by 200 bps
(ii) In case of pre-mature encashment, the profit rate will be considered for the nearest completed tenor rate. The said rate will be the lower of the nearest completed tenor rate of TDR at the time of booking or at the time of encashment.
Further, If Muhafiz Term Deposit is encashed during first year of its issuance, the completed tenors and rates of Tahuffuz Term Deposit will be applicable.
(iii) If TDR is encashed within a month of its issuance, no profit will be paid

Service Charges
<u>IMPORTANT:</u> 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 and on our website at "www.abhibank.com". Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	ABHI Deposit Accounts							
		Asaan Account	**Sahulat Current Account**	**Sahulat Plus Current Account**	**Aitmad Bachat Account**	**Rozana Munafa Account**	**Niswan Rozana Munafa Account**	**Tahafuz Term Deposit**	**Muhafiz Term Deposit**
Cash Transaction	**Intercity**	Free	Free	Free	Free	Free	Free	N/A	N/A
	Intra-city	Free	Free	Free	Free	Free	Free	N/A	N/A
	Own ATM withdrawal	Free	Free	Free	Free	Free	Free	N/A	N/A
	Other Bank ATM	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	N/A	N/A
Debit Cards	**Pay Pak Classic**	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	N/A	N/A
	Pay Pak Gold	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	N/A	N/A
Cheque Book	**Issuance**	Rs. 35 per cheque	Rs. 35 per cheque	Rs. 35 per cheque	Rs. 35 per cheque	Rs. 35 per cheque	Rs. 35 per cheque	N/A	N/A
	Stop payment	500 per cheque or series of Cheques	500 per cheque or series of Cheques	500 per cheque or series of Cheques	500 per cheque or series of Cheques	500 per Cheque or series on Cheques	500 per Cheque or series on Cheques	N/A	N/A
	Loose cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Services	Modes	ABHI Deposit Accounts							
		Asaan Account	Sahulat Current Account	Sahulat Plus Current Account	Aitmad Bachat Account	Rozana Munafa Account	Niswan Rozana Munafa Account	Tahafuz Term Deposit	Muhafiz Term Deposit
Remittance (Local)	Banker Cheque / Pay Order	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	N/A	N/A
Remittance Foreign	Foreign Demand Draft	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Wire Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Statement of Account - Upon Customer's request	Rs. 150/- Per Request	Rs. 150/- Per Request	Rs. 150/- Per Request	Rs. 150/- Per Request	Rs. 150/- Per Request	Rs. 150/- Per Request	N/A	N/A
Fund Transfer	ADC/Digital Channels	0.1% or Rs. 200. Whichever is lower above amount Rs.25,000 per month	0.1% or Rs. 200. Whichever is lower above amount Rs. 25,000 per month	0.1% or Rs. 200. Whichever is lower above amount Rs. 25,000 per month	0.1% or Rs. 200. Whichever is lower above amount Rs. 25,000 per month	0.1% or Rs. 200. Whichever is lower above amount Rs. 25,000 per month	0.1% or Rs. 200. Whichever is lower above amount Rs. 25,000 per month	N/A	N/A
	Others	N/A	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	N/A	N/A
Digital Banking	Internet Banking subscription (one-time & annual)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Clearing lodgemnt	Normal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Intercity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Same Day	Rs. 750/- Per Instrument	Rs. 750/- Per Instrument	Rs. 750/- Per Instrument	Rs. 750/- Per Instrument	Rs. 750/- Per Instrument	Rs. 750/- Per Instrumer	N/A	N/A
Clearing Return	Normal	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	N/A	N/A
	Intercity	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	Rs. 500/- Per Instrument	N/A	N/A
	Same Day	Rs. 1000/- Per Instrument	Rs. 1000/- Per Instrument	Rs. 1000/- Per Instrument	Rs. 1000/- Per Instrument	Rs. 1000/- Per Instrument	Rs. 1000/- Per Instrument	N/A	N/A

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: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. [Reference: Section 489-F Pakistan Penal Code)

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. ABHI Microfinance Bank Limited does not initiate calls to acquire any information.

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact 042-111 111 562 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. Please note that all withdrawals are stopped when account is dormant. To reactivate your account, you may visit your nearest ABHI Microfinance Bank Branch or you can also request for Reactivation of Dormant/ Inoperative Account through following channels:

*By sending written duly signed request to Postal Address :Plot #12, S.A. House, D-12 Markaz, Islamabad.

*from your registered email address by sending email to **complaints@abhibank.com**

*By calling on ABHI Microfinance Bank helpline(042-111 111 562) through your registered number or landline number.

Closing this account: In order to close your account, please visit your nearest branch.

How can you get assistance or make a complaint?

Address for Surface Mail: Customer Experience Unit, Plot #12, S.A. House, D-12 Markaz, Islamabad.

Call Center: 042-111 111 562

Email: complaints@abhibank.com

Branch: Written complaints to be submitted in branches

Complaint Boxes: Drop your complaint in dropbox available in branches

Website: https://abhibank.com

E-Form: https://abhibank.com/complaint-and-suggestion/

ATM: Hotline available in Branch ATM Vestibule

If you are not satisfied with our response, you may contact State Bank On The Follwoing details:

Address for Surface Mail: Director,Banking Conduct and Consumer Protection Department (BC&CPD),State Bank of Pakistan,I.I. Chundrigar Road,Karachi.

E-mail Address: cpd.helpdesk@sbp.org.pk

Help Line: 0092-21-111-727-273

Fax: 0092-21-99221160

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	