

Key Fact Statement for Deposit Accounts									
Date (DD-MM-YYYY): _____									
Branch: _____									
City: _____		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 bi-annual/monthly basis. For updated fees/charges, you may visit our website or visit our branches.									
Particulars		Islamic							
		Current Account	Regular Saving/Saving Plus Account	Saving Special / Saving Enhanced	Itmenea Account	Asaan Account (Current & Saving)	E Saving account	Normal Term Deposit	Premium Term Deposit
Currency		PKR, USD, GBP, Euro & AED	PKR, USD, GBP & Euro Saving plus only in PKR	PKR	PKR	PKR	PKR	PKR, USD, GBP, AED & EUR	PKR
Minimum Balance for Account (if any)	To open	PKR 1,000 or equivalent in other	PKR 100 FCY: PKR equivalent	1,000	1,000	100	PKR 1,000	PKR 100,000 USD 2,000	PKR 2,500,000
	To keep	Nil	Nil	Nil	Nil (100,000 average balance for free services)	Nil	Nil	NA	
Account Maintenance Fee (if any)		Nil							
Is Profit Paid on account (Yes/No) Subject to the applicable tax rate		No	Yes	Yes	Yes	Yes (only on Saving Account)	Yes	Yes	Yes
Indicative Profit Rate. (%)*		NA	3.50%	2.75%	0.04%	3.50%	2.75%	Profit Rates vary as per Tenor, Profit payment frequency, Amount	
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		NA	Monthly	Monthly	Half yearly	Monthly	Quarterly	Multiple options available	Monthly & Maturity option
Provide example: (On each Rs.1000, you can earn Rs.----- on given periodicity)		NA	2.92	2.29	0.20	2.92	6.88	Profit amount vary as per Tenor, Profit payment frequency, Amount	
Premature/ Early Encashment/Withdrawal Fee (if any)		NA	NA	NA	NA	NA	NA	Last crossed tenor rate is applicable. For ex. 1 year deal encashed after 4 months will receive 3 month rate for the days deal was booked.	
* Last declared rates (February, 2021) of basic tier of relevant product									
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, on our website at https://www.dibpak.com/index.php/services/schedule-of-charges/ . Please note that all bank charges are exclusive of applicable taxes.									
Services	Modes								
Cash Transaction	Inter-city	Zero / Nil					NA		
	Intra-city								
	Own ATM withdrawal								
	Other Bank ATM	Rs. 18.75/-							
SMS Alerts	ADC/Digital	Zero / Nil					NA		
	Clearing	Rs. 150/month or Rs. 1,550/year			Free (subject to required balance maintenance)	Rs. 150/month or Rs. 1,550/year			
	For other transactions								
Debit Cards	UPI Silver	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Free (subject to required balance maintenance)	Rs. 500/-	Rs. 1,000/-	NA	
	UPI Gold	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-		
	VISA Silver	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-		
	VISA Gold	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-	Rs. 1,350/-		
	VISA Platinum	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-		
	VISA Signature	Rs. 8,000/-	Rs. 8,000/-	Rs. 8,000/-	Rs. 8,000/-	Rs. 8,000/-	Rs. 8,000/-		
	PayPak	Rs. 1,000/-							
Cheque Book	Issuance	Rs.15 per leaf, USD 3, AED 10, ERUO 2, GBP 2			Free (subject to required balance maintenance)	Rs.10 per leaf	NA	NA	
	Stop payment	Rs.500/-							
	Loose cheque	NA							
Remittance (Local)	Banker Cheque / Pay Order	Rs.200/-			Free (subject to required balance maintenance)	Rs.150/-	Rs.200/-	NA	
Remittance (Foreign)	Foreign Demand Draft	0.1% min \$15, max \$25			NA		0.1% min \$15, max \$25		
	Wire Transfer	\$20 OR equivalent plus swift charges			NA		\$20 OR equivalent plus swift charges		
Statement of Account	Annual	Zero/NIL			Free (subject to required balance maintenance)	Zero/NIL		NA	
	Half Yearly								
	Duplicate	Rs.35/- per statement (inclusive of FED)			Rs.35/- per statement (inclusive of FED)				
Fund Transfer	ADC/Digital Channels	Zero / Nil					NA		
	Others								
Digital Banking	Internet Banking subscription (one- time & annual)	Zero / Nil					NA		
	Mobile Banking subscription (one- time & annual)	Zero / Nil							
Clearing	Normal	Nil / Zero for PKR and \$5 or equivalent for FCY			Nil / Zero for PKR		NA		
	Inter-city	Rs. 100/- (where NIFT is available), Rs. 300/- OBC Clearing (where NIFT is not available)			Free (subject to required balance maintenance)	Rs. 100/- (where NIFT is available), Rs. 300/- OBC Clearing			
	Same Day	Rs. 400/-			Rs. 400/-				
Closure of Account	Customer Request	Rs. 200/-	Nil for Regular Saving	Rs. 200/-		Nil / Zero		Rs. 200/-	
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.					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 bank. For further information, please contact your home branch.				
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan [Section 489-F of Pakistan Penal Code, 1860]. Accordingly, you should be writing cheques with utmost prudence.					Closing this account: In order to close your account, please submit your debit/ATM card & Cheque book to your home branch and fill account closure request.				
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. The Bank will never contact you via phone, e-mail or any other means asking for your personal information, PINs, OTPs, User ID, password or ATM/Debit card number.					How can you get assistance or make a complaint? Dubai Islamic Bank Pakistan LTD. 3rd Floor Karim Chambers, CL-5/6/2 Civil Lines, Karachi, Pakistan. Helpline: 111-786-342 Email: Problem.Resolution@dibpak.com Website: https://www.dibpak.com/index.php/services/problem-resolution-unit/				
Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. Please contact your home branch to update your information.					If you are not satisfied with our response, you may contact : www.bankingmohtasib.gov.pk info@bankingmohtasib.gov.pk				
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, the Bank will refuse to debit the Account, including cheques and payment orders or any other negotiable instruments. To reactivate your account, please visit your home branch with your valid identity document.									
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							