

# Disclosure Agreement to Electronic Funds Transfer

1. EFT transactions can be performed through DIB Pakistan Internet/Mobile Banking, DIBPaisa Mobile Wallet, DIB Digital Mobile Application and from all branch OTCs across the country.
2. In addition, DIB issued Debit Card can also be used as an instrument to initiate EFT from all DIB ATMs countrywide. Daily EFT Transaction limit on DIB issued Debit Cards is PKR 500,000 on all DIB ATMs. EFT limits Within the bank is PKR 1 million/day. EFT limits for IBFT and RAAST is PKR 500,000/per day/channel from DIB Internet & Mobile Banking, and is maintained separately and can be adjusted from DIB Internet Banking. For Digital Mobile Wallet the maximum per day limit prescribed under branchless banking regulation for L0 and L1 Mobile Wallet accounts will be applicable.
3. EFT Charges from DIB ATMs, Internet / Mobile Banking, DIBPaisa Mobile Wallet and DIB Digital Mobile application is 0.2% of Transaction amount or PKR 200 whichever is lower after PKR 25,000 per month per account limit is exhausted. To know more about the prevailing EFT charges, please visit our website at [www.dibpak.com](http://www.dibpak.com) or visit our nearest branch to obtain a copy of bank's current schedule of charges.
4. To perform an electronic funds transfer from any of the DIB ATM or DIB Internet/Mobile Banking, DIBPaisa Mobile Wallet or DIB Digital Mobile Application, it is strongly suggested to use/enter the receivers 24-digit IBAN for hassle free transfer of funds to your beneficiary account
5. Once you have transferred the Funds from any DIB ATM or DIB Internet/ Mobile banking, DIBPaisa Mobile Wallet or DIB Digital Mobile Application to any Financial Institution, you will receive an SMS & E-Mail alert as an intimation of your performed transaction.
6. In case of any changes in charges or terms & conditions related to funds transfers, DIB will inform you 21 Days prior to the effective date of the change.
7. For every EFT outside DIB, your account information will be shared with the beneficiary's bank and 1Link as per applicable law
8. In case of any Funds Transfer Dispute, you may contact the bank through any of the following channels: Your dispute will be resolved within 7 days from the date of dispute registered with the bank.
  - a. 24x7 Phone Banking Services @ 021-111786342
  - b. Email at [problem.resolution@dibpak.com](mailto:problem.resolution@dibpak.com)
  - c. Dispute Letter @ Problem Resolution Unit 3rd Floor Karim Chambers CL-5, 6/2 Civil Lines Karachi.
  - d. Lodge Dispute via DIB Internet / Mobile Banking Application
9. Your complaint will be acknowledged through an appropriate channel followed by an SMS with complaint number for your easy tracking and follow up.
10. In the case of a critical issue requiring more time by the concerned department, you will be informed accordingly. You may also get complaint update at any time by calling our 24X7 Phone banking service @ 021-111786342



بنك دبي الإسلامي  
Dubai Islamic Bank

To know more:

111-786-342 | [www.dibpak.com](http://www.dibpak.com)

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