

**Key Fact Statement for Deposit Accounts (Effective from Jan 01 to Jun 30, 2024)**

The Bank of Punjab,  
Taqwa Islamic Banking,  
-----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 and fees may change on half yearly basis or as and when required, while profit rates may change on monthly basis. For updated fees/charges, you may visit our website or visit our branches.

| Particulars  |         | Islamic  |
|--|---------|--|
|  |         | Riba Free Certificates — RFC's   |
| Currency   |         | PKR  |
| Minimum Balance for Account                                  | To open | PKR 10,000   |
|  | To keep | PKR 10,000   |
| Account Maintenance Fee                                      |         | NA   |
| Is Profit Paid on account Subject to the applicable tax rate |         | Yes  |
| Indicative Profit Rate. (%)                                  |         | %age vary as per last month declared profit rate as per respective tier  |
| Profit Payment Frequency                                     |         | Monthly or at Maturity as per option adopted by customer   |
| Provide example  |         | E.g. Rs. 41.67/- (profit) Per Month on Principal / monthly balance of Rs. 10,000/- @ 5% Per Annum. (Exclusive of applicable taxes)<br>E.g. If RFC booked for 1 Year; Rs. 500/- (profit) on maturity, calculated on Principle/ monthly balance of Rs. 10,000/- @ 5% Per Annum. (Exclusive of applicable taxes)  |
| Premature/ Early Encashment/ Withdrawal Fee                  |         | In case of pre-mature encashment, rate corresponding to the nearest completed tenure, as available at the time of RFC encashment for respective RFC Product, shall be applied for the entire outstanding period of RFC. However, in case of one month RFC, the prevailing rate of respective tier of Profit & Loss Sharing Account shall be applied. The differential of profit already paid will be settled with customer's account |

**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 branches and on our website [www.bop.com.pk](http://www.bop.com.pk). Please note that all bank charges are exclusive of applicable taxes, except where inclusion of tax is explicitly mentioned.

| Services         | Modes  | Islamic                        |
|------------------|--|--------------------------------|
|                  |  | Riba Free Certificates — RFC's |
| Cash Transaction | Intercity  | NA                             |
|                  | Intra-city   | NA                             |
|                  | Own ATM withdrawal                                     | NA                             |
|                  | Other Bank ATM   | NA                             |
| SMS Alerts       | ADC/Digital  | NA                             |
|                  | Clearing   | NA                             |
|                  | For other transactions (If customer opted SMS Service) | NA                             |
| Debit Cards      | Classic  | NA                             |
|                  | Gold   | NA                             |
|                  | Platinum   | NA                             |
|                  | Paypak   | NA                             |
|                  | Others   | NA                             |
| Cheque Book      | Issuance   | NA                             |
|                  | Stop payment   | NA                             |
|                  | Loose cheque   | NA                             |

| Services           | Modes                              | Islamic                        |
|--------------------|------------------------------------|--------------------------------|
|                    |                                    | Riba Free Certificates — RFC's |
| Remittance (Local) | Banker Cheque/<br>Universal Cheque | NA                             |

|                             |   |    |
|-----------------------------|---|----|
| <b>Remittance Foreign</b>   | Foreign Demand Draft                              | NA |
|                             | Wire Transfer                                     | NA |
| <b>Statement of Account</b> | Annual  | NA |
|                             | Half Yearly                                       | NA |
|                             | Duplicate   | NA |
| <b>Fund Transfer</b>        | ADC/Digital Channels                              | NA |
|                             | Others  | NA |
| <b>Digital Banking</b>      | Internet Banking subscription (one-time & annual) | NA |
|                             | Mobile Banking subscription (one-time & annual)   | NA |
| <b>Clearing</b>             | Normal  | NA |
|                             | Intercity   | NA |
|                             | Same Day  | NA |
| <b>Closure of Account</b>   | Customer request                                  | NA |

### 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 as per Pakistan Penal Code (PPC) 489-F. 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. Never share your ATM/Debit Card number, PIN, OTP or any other sensitive information about your account with anyone. BOP staff will never call from Call Center/Helpline for such details.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact BOP Call Center at 111 267 200 or visit your branch 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, certain restrictions apply such as debit transactions and withdrawals shall not be allowed until the account is activated on customer's request. Accounts dormant since one year and with zero balances will be closed. To reactivate your account, you must request your branch in person for biometric verification along with copy of CNIC/SNIC. Overseas customers may also send their request attested by Pakistani Embassy/High commission through their registered email along with scanned CNIC/SNIC/POC/NICOP, Valid Passport & Visa, Exit Stamp, Valid proof of residence status and Undertaking for Exemption of Biometric Verification.

**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 your branch or BOP Call Center at 111-267-200.

**Closing this account:** In order to close your account, please render your request to your account maintaining branch along with debit card & unutilized cheques & cancel the standing instructions, if any.

#### How can you get assistance or make a complaint?

Contact Information

The Bank of Punjab

Complaint Management Unit

7th Floor, Big City Plaza

Near Liberty Round About, Gulberg- III, Lahore

Helpline: 111-267-200

Email: [complaints@bop.com.pk](mailto:complaints@bop.com.pk)

Website: [www.bop.com.pk](http://www.bop.com.pk)

#### If you are not satisfied with our response, you may contact:

Banking Mohtasib Pakistan

5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi.

Ph: (+92 21) 99217334-38 Fax: (+92 21) 99217375

Email: [info@bankingmohtasib.gov.pk](mailto:info@bankingmohtasib.gov.pk)

### 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 |  |