

### Key Fact Statement for Deposit Accounts

|  |   |             |
|--|---|-------------|
| The Bank of Punjab,<br>-----Branch,<br>City. | Date  | DD- MM-YYYY |
|  | <b>IMPORTANT:</b> 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:

Maximum two deposit transactions and two chequing withdrawals are allowed, free of charge, through cash/clearing per month, PKR 50 (inclusive of FED/PST) per month will be charged in case of breach of deposit/withdrawal limits

This information is accurate as of the date above. Services, fees and mark up rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our branches.

| Particulars  |         | Conventional<br>BOP Basic Banking Account |
|--|---------|---|
| Currency   |         | PKR                                       |
| Minimum Balance for Account  | To open | PKR 1,000                                 |
|  | To keep | Zero                                      |
| Account Maintenance Fee  |         | Zero                                      |
| Is Profit Paid on account<br><i>Subject to the applicable tax rate</i> |         | No  |
| Indicative Profit Rate. (%)  |         | NA  |
| Profit Payment Frequency   |         | NA  |
| Provide example:   |         | NA  |
| Premature/ Early Encashment/<br>Withdrawal Fee                         |         | NA  |

#### 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 and on our website 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   | Conventional<br>BOP Basic Banking Account  |
|----------------------|---|--|
|                      |   |  |
| Cash Transaction     | Intercity   | Maximum two deposit transactions and two chequing withdrawals are allowed, free of charge, through cash/clearing per month, PKR 50 (inclusive of FED/PST) per month will be charged in case of breach of deposit/withdrawal limits |
|                      | Intra-city  | Maximum two deposit transactions and two chequing withdrawals are allowed, free of charge, through cash/clearing per month, PKR 50 (inclusive of FED/PST) per month will be charged in case of breach of deposit/withdrawal limits |
|                      | Own ATM withdrawal                                | Zero   |
|                      | Other Bank ATM                                    | PKR 23.44 per transaction (Inclusive of FED/ PST)  |
| SMS Alerts           | ADC/Digital                                       | Zero   |
|                      | Clearing  | Zero   |
|                      | For other transactions                            | PKR 195/- + tax per month  |
| Debit Cards          | Classic   | Issuance & Renewal/Replacement PKR 2,300 per annum Supplementary @ PKR 1,300 per annum   |
|                      | Gold  | Issuance & Renewal/Replacement PKR 3,000 per annum Supplementary @ PKR 1,500 per annum   |
|                      | Platinum  | Issuance & Renewal/Replacement PKR 4,500 per annum Supplementary @ PKR 2,500 per annum   |
|                      | Paypak  | PKR 1,700 per annum for Issuance/Renewal/Replacement   |
|                      | Others  | NA   |
| Cheque Book          | Issuance  | Rs. 12/- per leaf  |
|                      | Stop payment                                      | a) Up to 5 cheques per instruction Rs. 600/- b) More than 5 cheques per instruction Rs. 1,150/   |
|                      | Loose cheque                                      | NA   |
| Remittance (Local)   | Banker Cheque / Universal Cheque                  | Through A/c Rs. 450  |
| Remittance Foreign   | Foreign Demand Draft                              | NA   |
|                      | Wire Transfer                                     | NA   |
| Statement of Account | Annual  | Zero   |
|                      | Half Yearly                                       | Zero   |
|                      | Duplicate   | Rs. 30.17 per statement + Province wise FED/PST  |
| Fund Transfer        | ADC/Digital Channels                              | Upto PKR 25,000/month Free, Amount exceeding PKR 25,000 0.1 % of transaction amount for the month or Rs. 200 whichever is lower (inclusive of FED/PST)   |
|                      | Others  | Free online fund transfer  |
| Digital Banking      | Internet Banking subscription (one-time & annual) | Zero   |
|                      | Mobile Banking subscription (one-time & annual)   | Zero   |

| Services  | Modes            | Conventional  |
|---|------------------|---|
|   |                  | BOP Basic Banking Account   |
| Clearing  | Normal           | Zero  |
|   | Intercity        | Rs.325/-  |
|   | Same Day         | Rs.525 per collection through NIFT  |
| Closure of Account  | Customer request | Zero  |
| <b>You Must Know</b>  |                  |   |
| <p><b>Requirements to open an account:</b> 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.</p> <p><b>Cheque Bounce:</b> Dishonoring of cheques is subject to a criminal trial in Pakistan as per Pakistan Penal Code (PPC) 489-F. Accordingly, you should write cheques with utmost prudence.</p> <p><b>Safe Custody:</b> 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 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.</p> <p><b>Record updation:</b> 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.</p> <p><b>What happens if you do not use this account for a long period?</b> 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 <b>any BOP</b> branch in person for biometric verification along with copy of CNIC/SNIC. <b>Customer having Individual (single/joint) accounts may also send their original scanned request duly signed through their registered postal /email address.</b> Overseas/<b>Abroad</b> customers may also send <b>their original scanned</b> request <b>duly</b> attested by Pakistani Embassy/High commission through their registered <b>postal /email address</b> along with <b>original</b> scanned CNIC/SNIC/POC/NICOP, <b>first two pages of Valid Passport, Visa, Exit Stamp, Valid proof of residence status and Undertaking for Exemption of Biometric Verification.</b></p> |                  | <p><b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies Ordinance, 1962 <b>through enactment of the Banking Companies (Amendment) Act, 2024</b> all deposits which have not been operated during the period of last <b>fifteen</b> 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.</p> <p><b>Closing this account:</b> In order to close your account, please render your request to your account maintaining branch along with debit card &amp; unutilized cheques &amp; cancel the standing instructions, if any.</p> <p><b>How can you get assistance or make a complaint?</b><br/>The Bank of Punjab<br/>Complaint Management Unit<br/>7<sup>th</sup> Floor, Big City Plaza<br/>Near Liberty Round About Gulberg- III, Lahore.<br/>Helpline: 111-267-200<br/>Email: <a href="mailto:complaints@bop.com.pk">complaints@bop.com.pk</a><br/>Website: <a href="http://www.bop.com.pk">www.bop.com.pk</a></p> <p><b>If you are not satisfied with our response, you may contact:</b><br/>Banking Mohtasib Pakistan<br/>5th Floor, Shaheen Complex, M. R .Kiyani Road, Karachi.<br/>(+92 21) 99217334-38 (5 lines)<br/>Fax: (+92 21) 99217375<br/>Email: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></p> |

| 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 |  |