

### Key Fact Statement for Deposit Accounts

The Bank of Punjab, -----Branch, City.	Date	01-Dec-2023
	<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:

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

Particulars		Conventional BOP FCY Saving Account
Currency		USD, EUR, GBP
Minimum Balance for Account	To open	US\$ 500/- or equivalent in other currencies.
	To keep	US\$ 500/- or equivalent in other currencies.
Account Maintenance Fee		Rs. 50/- or equivalent per month on monthly basis.
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		Yes
Indicative Profit Rate. (%)		USD: 2.40%
		GBP: 1.80%
		Euro: 1.10%
		Note: Profit shall not accrue for the month, in case monthly average balance falls below USD 5,000/- or equivalent in other currencies during that particular month.
Profit Payment Frequency		Half yearly
Provide example:		For deposit of 10,000 units in respective currency, if profit rate is 6% P.A, the expected profit for half year shall be 300 units of that respective currency  Profit shall not accrue for the month, in case monthly average balance falls below USD 5,000/- or equivalent in other currency during that particular month.
Premature/ Early Encashment/ Withdrawal Fee		NA
<b>Service Charges</b>		
<b>IMPORTANT:</b> 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 <a href="http://www.bop.com.pk">www.bop.com.pk</a> . Please note that all bank charges are exclusive of applicable taxes, except where inclusion of tax is explicitly mentioned.		
Services	Modes	Conventional BOP FCY Saving Account
Cash Transaction	Intercity	NA
	Intra-city	Zero
	Own ATM withdrawal	NA
	Other Bank ATM	NA
SMS Alerts	ADC/Digital	NA
	Clearing	NA
	For other transactions	NA
Debit Cards	Classic	NA
	Gold	NA
	Platinum	NA
	Paypak	NA
	Others	NA
Cheque Book	Issuance/ Subsequent Issuance	PKR 18 per leaf (Equivalent FCY)
	Stop payment	Up to 5 cheques per instruction PKR 550, more than 5 cheques per instruction PKR 1,100
	Loose cheque	NA
Remittance (Local)	Banker Cheque / Universal Cheque	NA
Remittance Foreign	Foreign Demand Draft	1) Up to US \$ 25,000 (or equivalent): US \$ 15 (or equivalent, inclusive of FED/PST). 2) Above US \$ 25,000 (or equivalent): US \$ 30 (or equivalent, inclusive of FED/PST). SWIFT Charges: Rs. 1,000/-
Statement of Account	Annual	Zero
	Half Yearly	Zero
	Duplicate	PKR 30.17 per statement + Province wise FED/PST (Equivalent FCY)
Fund Transfer	ADC/Digital Channels	NA
	Others	NA

Services	Modes	Conventional	
		BOP FCY Saving Account	
Digital Banking	Internet Banking subscription (one-time & annual)	NA	
	Mobile Banking subscription (one-time & annual)	NA	
Clearing	Normal	NA	
	Intercity	NA	
	Same Day	NA	
Closure of Account	Customer request	Zero	

**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 write 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 Debit Card number, PIN, OTP or any other sensitive information about your account with anyone. BOP staff will never call from Call Center/Hotline 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?**

The Bank of Punjab  
Complaint Management Unit  
7<sup>th</sup> Floor, Big City Plaza  
Near Liberty Round About Gulberg- II, 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.  
(+92 21) 99217334-38 (5 lines)  
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	