

### Key Fact Statement for Deposit Accounts

The Bank of Punjab, ----- Branch, 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:**  
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 BOP Tijarat Account (Current Account)
Currency		PKR
Minimum Balance for Account	To open	Nil
	To keep	Monthly average balance falls below PKR 10,000 Value added features on maintaining monthly average balance of PKR 25,000
Account Maintenance Fee		PKR 50 (inclusive of FED/ PST)
Is Profit Paid on account <i>Subject to the applicable tax rate</i>		No
Indicative Profit Rate. (%)		NA
Profit Payment Frequency		NA
Provide example:		NA

<b>Insurance Proposition</b>	<u>Embedded Insurance Terms and Conditions apply.</u>	
	<p>1) Business asset insurance coverage up to PKR 1 Million upon maintenance of monthly average balance of PKR 1 Million. Claims must be made within 15 days of the occurrence of the event.</p> <p>2) Loss of Cash Withdrawn Coverage upon maintaining the monthly average balance PKR 100,000:</p> <p>a) from any banks ATM Rs. 25,000 per transaction per day and Rs. 100,000/- in the aggregate per year.</p> <p>b) from any of BOP cash counters (OTC) Rs. 25,000 per transaction per day and Rs. 50,000/- in the aggregate per year.</p> <ul style="list-style-type: none"> <li>• <b>Deductible:</b> Rs.1,000/- Per Loss – to be borne by the customer</li> <li>• <b>Claims must be made within 36 hours of the occurrence of the event.</b></li> <li>• The insurance is subject to terms, conditions &amp; exclusions of insurance company on BOP website.</li> </ul>	

**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 BOP Tijarat Account (Current Account)
Cash Transaction	Intercity	Zero
	Intra-city	Zero
	Own ATM withdrawal	Zero
	Other Bank ATM	PKR 23.44 per Transaction (Inclusive of FED/Provincial Sales Tax)
SMS Alerts	ADC/Digital	Zero
	Clearing	Zero
	For other transactions	PKR 125 + tax per month
Debit Cards	Classic	Zero*, subject to maintaining monthly average balance, otherwise PKR 1,700 per annum. Replacement: 1,700, Supplementary: 1,000
	Gold	Zero*, subject to maintaining monthly average balance, otherwise PKR 2,400 per annum. Replacement: 2,400, Supplementary: 1,200
	Platinum	Zero*, subject to maintaining monthly average balance, otherwise PKR 3,400 per annum. Replacement: 3,400, Supplementary: 2,200
	Paypak	Zero*, subject to maintaining monthly average balance, otherwise PKR 1,200 per annum. Replacement: 1,200.
	Others	NA
Cheque Book	Issuance	Zero*, subject to maintaining monthly average balance, otherwise PKR 12 per leaf
	Stop payment	Upto 5 cheques per instruction PKR 550 , more than 5 cheques per instruction PKR 1,100
	Loose cheque	NA
Remittance (Local)	Banker Cheque / Universal Cheque/ CDR	Zero*, subject to maintaining monthly average balance, otherwise through A/c Rs.400.
Remittance Foreign	Foreign Demand Draft	PKR 1,160 or 0.29% of TT amount, whichever is higher. Swift charges PKR 1,000
	Wire Transfer	<b>For Education/Health purposes:</b> PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum) <b>For Other Payments Regardless of Amount:</b> PKR 1,160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher
Statement of Account	Annual	Zero
	Half Yearly	Zero

	Duplicate	PKR 30.17 per statement + Province wise FED/PST
<b>Services</b>	<b>Modes</b>	<b>Conventional</b>
		<b>BOP Tjirat Account (Current Account)</b>
<b>Fund Transfer</b>	ADC/Digital Channels	Zero*, subject to maintaining monthly average balance, otherwise up-to PKR 25k/ month free. Above PKR 25k/ month, 0.1% of transaction amount or PKR 200 which is lower.
	Others	Free online fund transfer
<b>Digital Banking</b>	Internet Banking subscription (one-time & annual)	Zero
	Mobile Banking subscription (one-time & annual)	Zero
<b>Clearing</b>	Normal	Zero
	Intercity	Rs. 325
	Same Day	Rs.525 per collection through NIFT
<b>Closure of Account</b>	Customer request	Zero
<b>Locker</b>	Small and Medium	Rs. 1 upon maintaining monthly average of PKR 1 Million preceding issuance/ renewal date.

\* Waiver to be applied for 1st month due to unavailability of monthly average. Preceding Month's Average balance criteria to be applied for later months.

#### 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/ 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.

**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.

**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.

**How to lodge the insurance claim?**  
Intimation regarding any claim must be made to his/her parent branch as soon as possible.

For Loss of Cash, Claims must be made not later than 36 Hours days of the occurrence of insured event.

For Business Asset Insurance, Claims must be made not later than 15 days of the occurrence of the insurance event.

**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  
Website: 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

#### 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		