

### 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.			
<b>Account Types &amp; Salient Features:</b> 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.			
<b>Particulars</b>		<b>Conventional</b>	
		<b>BOP Youth Education Account</b>	
<b>Currency</b>		PKR	
<b>Minimum Balance for Account</b>	To open	PKR 100	
	To keep	-	
<b>Account Maintenance Fee</b>		Zero	
<b>Is Profit Paid on account</b> <i>Subject to the applicable tax rate</i>		No	
<b>Indicative Profit Rate. (%)</b>		NA	
<b>Profit Payment Frequency</b>		NA	
<b>Provide example:</b>		NA	
<b>Premature/ Early Encashment/ Withdrawal Fee</b>		NA	
<b>Insurance Proposition</b>		<p>Monthly average PKR 100,000 required:</p> <p>Natural Death of Parent/Guardian: Education insurance cover: PKR 20,000 per month for 24 Months.</p> <p>Permanent and Total Disability of Account Holder: PKR 20,000 per month for 24 Months.</p> <p>Accidental Death of Parent/Guardian: PKR 40,000 per month for 24 Months</p> <p>The insurance coverage is provided through EFU Life Insurance and is subject to terms, conditions &amp; exclusions of insurance company. Details/FAQs are covered on BOP website.</p> <p>Claims must be made not later than 90 days of the occurrence of insured event.</p>	
<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 www.bop.com.pk. Please note that all bank charges are exclusive of applicable taxes, except where inclusion of tax is explicitly mentioned.			
<b>Services</b>	<b>Modes</b>	<b>Conventional</b>	
		<b>BOP Youth Education Account</b>	
<b>Cash Transaction</b>	Intercity	Zero	
	Intra-city	Zero	
	Own ATM withdrawal	Zero	
	Other Bank ATM	PKR 23.44 per Transaction (Inclusive of FED/Provincial Sales Tax)	
<b>SMS Alerts</b>	ADC/Digital	Zero	
	Clearing	Zero	
	For other transactions	PKR 125 + tax per month	
<b>Debit Cards</b>	Classic	Issuance/ Renewal/ Replacement: PKR 1,700 P.A, Supplementary: 1,000	
	Gold	Issuance/ Renewal/ Replacement: PKR 2,400 P.A, Supplementary: 1,200	
	Platinum	Issuance/ Renewal/ Replacement: PKR 3,400 P.A, Supplementary: 2,200	
	Paypak	Issuance/ Renewal charges: Zero, Replacement: PKR 1,200 P.A	
	Others	NA	
<b>Cheque Book</b>	Issuance	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	
<b>Remittance (Local)</b>	Banker Cheque / Universal Cheque	Favoring educational institutions: Zero Others Through A/C Rs. 400	
<b>Remittance Foreign</b>	Foreign Demand Draft	PKR 1,160 or 0.29% of TT amount, whichever is higher. Swift charges PKR 1,000	
	Wire Transfer	<p><b>For Education/Health purposes:</b> PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum)</p> <p><b>For Other Payments Regardless of Amount:</b> PKR 1160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher</p>	
<b>Statement of Account</b>	Annual	Zero	
	Half Yearly	Zero	
	Duplicate	Rs. 30.17 per statement + Province wise FED/PST	
<b>Fund Transfer</b>	ADC/Digital Channels	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	

Services	Modes	Conventional	
		BOP Youth Education Account	
Digital Banking	Internet Banking subscription (one-time & annual)	Zero	
	Mobile Banking subscription (one-time & annual)	Zero	
Clearing	Normal	Zero	
	Intercity	Rs. 325	
	Same Day	Rs.525 per collection through NIFT	
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/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?

It is the responsibility of the customer to educate his/her family/successors about this embedded insurance coverage. Intimation regarding any claim must be made to customer's parent branch as soon as possible.

Claims must be made not later than 90 days of the occurrence of insured 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	