

Key Fact Statement for Deposit Accounts

The Bank of Punjab,
----- Branch,
City.

Date

|D|D|M|M|Y|Y|Y|Y|

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, fees and markup rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars	Conventional	
	Roshan Digital Saving Account for Lower Income Segment (LCY)	
Currency	PKR	
Minimum Balance for Account	To open	Zero
	To keep	Zero
Account Maintenance Fee	Zero	
Is Profit Paid on account Subject to the applicable tax rate	Yes	
Indicative Profit Rate. (%)	" SBP Repo Rate " Less 0.5%	
Profit Payment Frequency	Half Yearly	
Premature/ Early Encashment/ Withdrawal Fee	N/A	

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. Please note that all bank charges are exclusive of applicable taxes, except where inclusion of tax is explicitly mentioned.

Services	Modes	Conventional	
		Roshan Digital Saving Account for Lower Income Segment (LCY)	
Cash Transaction	Intercity	Zero	
	Intra-city	Zero	
	Own ATM withdrawal	Zero	
	Other Bank ATM	Zero	
SMS Alerts	ADC/Digital	Zero	
	Clearing	Zero	
	For other transactions	Zero	
Debit Cards	Classic	Issuance / Annual / Replacement Charges: Free	
	Gold	N/A	
	Platinum	N/A	
	Paypak	N/A	
	Others	N/A	
Cheque Book	Issuance	First cheque book: Zero. Afterwards, PKR 18 per leaf	
	Stop payment	Zero	
	Loose cheque	N/A	

Services	Modes	Conventional	
		Roshan Digital Saving Account for Lower Income Segment (LCY)	
Remittance (Local)	Banker Cheque / Universal Cheque	Zero	
Remittance Foreign	Foreign Demand Draft	Zero	
	Wire Transfer	Zero. However Correspondent Bank's charges apply. Maximum of USD \$5000 equivalent foreign inward remittance per month is allowed/credited in account. However, there is no limit on foreign outward remittance.	
Statement of Account	Annual	Zero	
	Half Yearly	Zero	
	Duplicate	Rs. 35/- (inclusive of FED)	

Fund Transfer	ADC/Digital Channels	Zero
	Others	Zero
Digital Banking	Internet Banking subscription (one-time & annual)	Zero
	Mobile Banking subscription (one-time & annual)	Zero
Clearing	Normal	Zero
	Intercity	Zero
	Same Day	Zero
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 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 any BOP branch or email at rda@bop.com.pk or render request at BOP RDA Portal 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 alongside 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 any BOP branch or email at rda@bop.com.pk or call at 111-267-200.

Closing this account: In order to close your account, please render your request to your BOP branch along with debit card & unutilized cheques & cancel the standing instructions, if any. Non Resident Pakistanis will render request at BOP RDA Portal.

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

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	