

Key Fact Statement for Deposit Accounts

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

Date

DD- MM-YYYY

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 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 Asaan Remittance Current Account | |
| Currency | | PKR | |
| Minimum Balance for Account | To open | Zero | |
| | To keep | Zero | |
| Account Maintenance Fee | | Zero | |
| Is Profit Paid on account | | No | |
| Indicative Profit Rate. (%) | | NA | |
| Profit Payment Frequency | | NA | |
| Provide example | | NA | |
| Premature/ Early Encashment/ 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 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 Asaan Remittance Current Account | |
| Cash Transaction | Intercity | Zero (Debit only) | |
| | Intra-city | Zero (Debit only) | |
| | Own ATM withdrawal | Zero | |
| | Other Bank ATM | PKR 18.75 per transaction (Inclusive of FED/PST) | |
| SMS Alerts | ADC/Digital | Zero | |
| | Clearing | Intimation of fate of instruments sent for outward clearing on actual cost | |
| | For other transactions | PKR 74 per month | |
| Debit Cards | Classic | PKR 900 per annum | |
| | Gold | PKR 1400 per annum | |
| | Platinum | PKR 1700 per annum | |
| | Paypak | PKR 600 per annum | |
| | Others | NA | |
| Cheque Book | Issuance | PKR 12 per leaf | |
| | Stop payment | Upto 5 cheques PKR 500 , more than 5 cheques PKR 1,000 | |
| | Loose cheque | NA | |

| Services | Modes | Conventional | |
|----------------------|---------------------------|--------------------------------------|--|
| | | BOP Asaan Remittance Current Account | |
| Remittance (Local) | Banker Cheque / Pay Order | Through A/c Rs. 300 | |
| Remittance Foreign | Foreign Demand Draft | NA | |
| | Wire Transfer | NA | |
| Statement of Account | Annual | Zero | |
| | Half Yearly | Zero | |
| | Duplicate | PKR 35 per statement | |

| | | |
|---------------------------|---|--|
| Fund Transfer | ADC/Digital Channels | Currently no charges applied on IBFT. However, charges can be reinstated in line with instructions/guideline from SBP, when received |
| | Others | Free online fund transfer |
| Digital Banking | Internet Banking subscription (one-time & annual) | NA |
| | Mobile Banking subscription (one-time & annual) | Zero |
| Clearing | Normal | Zero |
| | Intercity | Zero |
| | 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 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 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
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.
Ph: (+92 21) 99217334-38
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 |