

**Key Fact Statement for Deposit Accounts Effective from Jan 2025 to June 2025**

The Bank of Punjab-Taqwa Islamic Banking,  
----- Branch,  
City.

Date

**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 profit rates may change on half yearly basis or as and when required. While profit rates may change on monthly basis. For updated fees/charges, you may visit our website or visit our branches. Taqwa Roshan Digital Accounts (Taqwa RDA) for Non-Resident Pakistanis with option of full repatriation of funds. Local credits are not allowed in this account.

Particulars	Islamic	
	Taqwa Roshan Digital Saving Account for Lower Income Segment	
Currency	USD	
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. (%)	%age vary from last month declared profit rate	
Profit Payment Frequency	Monthly	
Provide example	If indicative profit rate is 2.15% then on each USD 1,000/- customer can earn USD 1.79 on monthly basis (Exclusive Of applicable taxes)	
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](http://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	Islamic	
		Taqwa Roshan Digital Saving Account for Lower Income Segment	
Cash Transaction	Intercity	Zero	
	Intra-city	Zero	
	Own ATM withdrawal	N/A	
	Other Bank ATM	N/A	
SMS Alerts	ADC/Digital	N/A	
	Clearing	N/A	
	For other transactions	N/A	
Debit Cards	Classic	N/A	
	Gold	N/A	
	Platinum	N/A	
	Paypak	N/A	
Cheque Book	Issuance	First cheque book: Zero. Afterwards PKR 18 per leaf (Equivalent amount in USD currency)	
	Delivery Charges	At Actual, Capped at PKR 5,000/- or equivalent in respective currency. Note: PKR 5,000/- or equivalent in respective currency, will be deducted upfront. If the actual billed amount is less than PKR 5,000/- or equivalent in respective currency then differential amount will be credited back to customer on receipt of courier bill.	
	Stop payment	Zero	
	Loose cheque	N/A	

Services	Modes	Islamic	
		Taqwa Roshan Digital Saving Account for Lower Income Segment	
Remittance (Local)	Banker Cheque/ Pay Order	Zero	
Remittance Foreign	Foreign Demand Draft	Zero. However Foreign Bank's charges also apply.	
	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. 30.17 per statement + Province wise FED/PST (Equivalent amount in USD currency)
Fund Transfer	ADC/Digital Channels	N/A
	Others	Zero
Digital Banking	Internet Banking subscription (one-time & annual)	N/A
	Mobile Banking subscription (one-time & annual)	N/A
Clearing	Normal	Zero (Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate)
	Intercity	N/A
	Same Day	N/A
Closure of Account	Customer request	Zero
Utility Bills Payment		N/A

### You Must Know

<p><b>Requirements to open an account:</b> 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.</p> <p><b>Cheque Bounce:</b> 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.</p> <p><b>Safe Custody:</b> 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.</p> <p><b>Record updation:</b> 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 <a href="mailto:rda@bop.com.pk">rda@bop.com.pk</a> or render request at BOP RDA Portal to update your information.</p> <p><b>What happens if you do not use this account for a long period?</b> If there is no customer-initiated debit/credit transaction or successful login activity through digital channels (i.e. Mobile Banking Application/Internet Banking/RDA portal) in your account during the preceding one year, 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. Bank at its own discretion may close dormant account with zero balance as per its internal policy &amp; procedures. 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 &amp; Visa alongside Exit Stamp, Valid proof of residence status and Undertaking for Exemption of Biometric Verification.</p>	<p><b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies Ordinance, 1962 through enactment of the Banking Companies (Amendment) Act, 2024, all deposits which have not been operated during the period of last fifteen 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 <a href="mailto:rda@bop.com.pk">rda@bop.com.pk</a> or call at 111-267-200.</p> <p><b>Closing this account:</b> In order to close your account, please render your request to your BOP branch along with debit card &amp; unutilized cheques &amp; and cancel the standing instructions, if any. Non Resident Pakistanis will render request at BOP RDA Portal.</p> <p><b>How can you get assistance or make a complaint?</b> 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: <a href="mailto:complaints@bop.com.pk">complaints@bop.com.pk</a>, Website: <a href="http://www.bop.com.pk">www.bop.com.pk</a></p> <p><b>If you are not satisfied with our response, you may contact:</b> Banking Mohtasib Pakistan 5th Floor, Shaheen Complex, M. R .Kiyani Road, Karachi. (+92 21) 99217334-38 (5 lines) Fax: (+92 21) 99217375 Email: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></p>
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### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:		Date:	
Product Chosen:			
Mandate of account:	Single/Anyone		
Address			
Contact No.:	Mobile No.	Email Address	
Customer Signature		Signature Verified	