


Key Fact Statement for Deposit Accounts <sup>1</sup>											
The Bank of Khyber, Islamic Banking, ----- Branch, ----- City		Date ----- / ----- / ----- (Format DD- MM-YYYY) 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. <b>Services charges</b> may change on <b>Half Yearly Basis (Jan &amp; July)</b> whereas profit rates are declared on monthly basis within <b>05 working days</b> after month end closing. For updated <b>Service charges</b> and <b>monthly declared Profit Rates/ Historical profit rates</b> , you may visit our website i.e. <a href="http://www.bok.com.pk">www.bok.com.pk</a> or any nearest <b>Islamic branches (List of Islamic Branches are also available on Banks website)</b>											
Particulars		<b>Islamic</b> Deposit accepted in Saving Accounts /Remunerative Current Accounts/Riba Free Certificates /Special Deposits-Certificates are based on Musharakah Basis (Profit & Loss Sharing)									
		Type 1 Raast PLS Savings Account	Type 2 Pensioner Saving Account	Type 3 Asaan Remittance Saving Account	Type 4 Assan Saving Account	Type 5 Raast Youth Savings Account	Type 6 Raast Tarseel Account	Type 7 Raast Sahulat Account	Type 8 Raast Hajj / Umrah Account	Type 9 Special Deposits Pool/ Certificate	Type 10 Riba Free Certificate( RFC's)
Currency (PKR, US, EUR, etc.)		PKR									
Mini mum Balan ce for Accou nt (if any, provid e the amou nt)	To open	Rs. 100/-				Rs. 10/-	Rs. 100/-	Rs. 5,000/-	Zero	Various Investments Limits	
	To keep	Zero								Based on terms and conditions of investment pool	
Account Maintenance Fee (if any, provide the amount)		Zero						To avail Free services, maintain daily minimum balance of Rs. 25000/- required	Zero	As per pool investment	
Is Profit Paid on account (Yes/No) <i>Subject to the applicable tax rate</i>		Yes								Yes	
Indicative Profit Rate. (%) Profit rates are declared on monthly basis. Updated profit rates can be downloaded from <a href="http://www.bok.com.pk">www.bok.com.pk</a>		3.67	3.67	3.67	3.67	3.67	0.03	0.03	-	5.54-7.87	3.82-7.49
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly								Monthly, Quarterly, Half yearly and yearly (Based on terms and conditions of investment pool)	
Provide example: (On each Rs.1000, you can earn Rs. 5.75/month		Assume that declared profit rate is 7.0 %. On Investment / Monthly average balance of <b>Rs. 100,000</b> , you can get expected profit of <b>Rs. 575.34</b> (Excluding Govt. applicable with Holding Tax)									
Premature/ Early Encashment/Withdra wal Fee (If any, provide amount/rate)		N/A								As per premature encashment policy/schedule.	

<sup>1</sup> The template has to be adopted as per the given design and content with font size not less than 9. Bank specific information like name of products, amounts of fees and charges etc. will be added by the bank in the template, where required. The text in 'green' color is for the guidance of the banks and may be omitted from the template to be used for the customers. The KFS shall be printed on a colored paper.

## 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 about Schedule of Service Charges – Islamic on Notice Board of any nearest Islamic branches or you can download from our Banks website i.e. [www.bok.com.pk](http://www.bok.com.pk). Please note that all bank charges are exclusive of applicable taxes.

Service s	Modes	Islamic Deposit accepted in Saving Accounts /Remunerative Current Accounts/Riba Free Certificates /Special Deposits-Certificates are based on Musharakah Basis (Profit & Loss Sharing)									
		Type 1 Raast PLS Savings Account	Type 2 Pensioner Saving Account	Type 3 Asaan Remittance Saving Account	Type 4 Assan Saving Account	Type 5 Raast Youth Savings Account	Type 6 Raast Tarseel Account	Type 7 Raast Sahulat Account	Type 8 Raast Hajj / Umrah Account	Type 9 Special Deposits Pool/ Certificates	Type 10 Riba Free Certificates (RFC's)
Cash Transac tion	Intercity	Rs. 250 per transaction (Intercity/other District) excluding applicable taxes Note: These charges are not applicable on online transactions performed between twin cities Rawalpindi & Islamabad						Service charges exempted subject to maintaining daily minimum balance of Rs. 25000	Same charges defined for Type – 1 to Type 6	N/A	
	Intra-city	Zero								N/A	
	Own ATM withdrawal	Zero							N/A	N/A	
	Other Bank ATM	Rs.18.75- per withdrawal (Inclusive of FED)							N/A	N/A	
SMS Alerts	ADC/ Digital	Zero								N/A	
	Clearing	Zero								N/A	
	For other transactions	Zero								N/A	
BOK ATM Debit Cards	Debit Card (Issuance)	Rs. 500/-				Free Issuance of ATM/Debit Card			N/A	N/A	
	Debit Card Reissuance	Rs. 500/-							N/A	N/A	
	Annual Fee	Rs. 500/-				No Annual/ Renewal Fee (upto age of 25 or No change in status of the Customer ) otherwise Rs. 500 will be charge. Free For Gold Medalist	Zero	Zero	N/A	N/A	
	Renewal	Rs. 500/-					Zero	Zero	N/A	N/A	
	Others	<ul style="list-style-type: none"><li>Point of Sale (POS) Fee @ 3% of transaction amount per international transaction</li><li>Debit card International cash withdrawal @ 3% of transaction amount or Rs. 400/-Whichever is higher.</li><li>Debit card international balance inquiry @ Rs. 300/- per transaction</li><li>Utility Bills Payment @ Zero</li><li>Fund transfer through Debit card/ Over the counter (OTC) to other Bank (IBFT)@ Rs. 100/- per transaction (inclusive of FED) ** (**IBFT charges are waived off due to Covid-19 till further instructions as per SOC-Islamic)</li><li>Balance inquiry through own Bank ATM @ Zero</li><li>Statement inquiry through own Bank ATM @ Rs. 5/- (Inclusive of FED)</li><li>Balance inquiry through other Bank ATM @ Rs. 2.50 (Inclusive of FED)</li></ul>							N/A	N/A	
Cheque Book	Issuance	Rs. 10/- per leaf (FED not applicable)							N/A	N/A	
	Stop payment	Rs.500/- per instruction							N/A	N/A	

	Loose cheque	N/A		
Remittance (Local)	Demand Draft/ Pay Order	<b>Demand Draft</b> 0.055%, Minimum Rs 300/- Maximum Rs. 3,000/- (Through account) <b>Pay order/Banker's Cheque</b> Rs 300/- (Through account) The Charges for making PO/DD/BC any other instruments for payment of fee/dues in favour of educational institution, HEC/Board etc may not exceed 0.50% of fee/dues or Rs. 25 per instrument whichever is less. Free DD/PO/BC in favour of Universities/ Education Boards/ Schools/ colleges/ Educational Institutions etc. in Pakistan, irrespective of the amount other than mentioned, SOC-Islamic will be applicable.	N/A	N/A
Remittance Foreign	Foreign Demand Draft	Issuance of FDD in terms of Exchange Regulations a)Issuance from FC account (US \$ 20 plus swift charges) b)Issuance from PKR account (0.10 % minimum Rs. 1500, Maximum Rs. 8,000/- plus swift charges c)Under General permission or specific approval of SBP Rs.200/- per instrument.	N/A	N/A
	Wire Transfer	FDD in terms of Exchange Regulations a)Issuance from FC account (US \$ 20 plus swift charges) b)Issuance from PKR account (0.10 % minimum Rs. 1500, Maximum Rs. 8,000/- plus swift charges c)Under General permission or specific approval of SBP Rs.200/- per instrument.	N/A	N/A
Statement of Account	Annual	Zero		N/A
	Half Yearly	Zero		N/A
	Duplicate	Rs. 35/- for each duplicate / additional statement of account including FED		N/A
Fund Transfer	ADC/Digital Channels	Zero (Currently, waived due to COVID-19 as per SOC-Islamic)	N/A	N/A
	Others	Zero (Currently, waived due to COVID-19 as per SOC-Islamic)	N/A	N/A
Digital Banking	Internet Banking subscription (onetime & annual)	Zero	N/A	N/A
	Mobile Banking subscription (one-time & annual)	Zero	N/A	N/A
Clearing	Normal	Free ( Local)	N/A	N/A
	Intercity	Rs.350/- Per Cheque	N/A	N/A
	Same Day	Rs.500/- Per Cheque	N/A	N/A
Closure of Account	Customer request	Free		N/A
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 by visiting any nearest Islamic Branch.		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 concern branch.		
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. In this regard Section 489-F of Pakistan Penal Code(PPC) applies. “Dishonestly issuing a cheque” Whoever dishonestly issues a cheque towards repayment of financing or fulfillment of an obligation which is dishonored on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both.		Closing this account: In order to close your account, please visit your branch along with original valid CNIC, Cheque Book (remaining leaf of cheque book) ATM Debit Card (If issued).		
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. The State Bank of Pakistan or your bank will never Call/SMS/Mail/Email to ask for customer's confidential details and other personal information related to bank. Confidentiality and Infidelity as per relevant clause of BCO 1962 will be followed.		How can you get assistance or make a complaint? The Bank of Khyber, Complaint Management Unit, Service Quality Deptt, Ground Floor, State Life Building, The Mall Peshawar Cantt. Tel. 0915253867 Helpline. 021111265265 Email. complaints@bok.com.pk Website. www.bok.com.pk		
Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact/visit your nearest 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, you will not be able to perform any debit/withdrawal transaction. To reactivate your account, you must visit your concern BOK branch with your CNIC copy along with original valid CNIC. Non-Resident Pakistani customers may contact their respective branch.

If you are not satisfied with our response, you may contact Mohtasib (Ombudsman) address is as follows,  
Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, MR Kiyani road, Karachi, 02199217334-38  
Email: [info@bankingmohtasib.gov.pk](mailto:info@bankingmohtasib.gov.pk)  
Website: [www.bankingmohtasib.gov.pk](http://www.bankingmohtasib.gov.pk)

(Portion to be used for the post-shopping stage)

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	