


# Key Fact Statement for Deposit Accounts



|                                   |  |   |   |  |
|-----------------------------------|--|---|---|--|
| Al Baraka Bank (Pakistan) Limited |  | Date : Aug 2025   |  |  |
| Branch: _____                     |  | <b>IMPORTANT:</b><br>Read this document carefully if you are considering opening a new account. 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. |   |  |
| City: _____                       |  |   |   |  |

## Account Types & Salient Features:

This information is accurate as of the date above. Services, fees and profit rates may change on periodic basis. For updated fees/charges, you may visit our website or branches. (Services & fees updated semiannually, Profit Rate updated monthly)

| Al Baraka Saving Accounts  |   |  |          |                  |           |  |               |  |                           |  |            |               |                          |                                |
|--|---|--|----------|------------------|-----------|--|---------------|--|---------------------------|--|------------|---------------|--------------------------|--------------------------------|
| Particulars  | Saving Account  | Saving Account   | Banaat   | Tifl             | Shafqaat  | Mahana Barkah                          | Business Plus | Mudrabah Premium                       | Consumer Business Partner | Khazana  | Freelancer | ASAAN Digital | ASAAN Digital Remittance | Islamic Institution on Deposit |
|  |   | ASAAN Saving   |          |                  |           |  |               |  |                           |  |            |               |                          |                                |
| Currency   | USD<br>GBP<br>EURO<br>JPY<br>AED                                      | PKR  | PKR      | PKR              | PKR       | PKR                                    | PKR           | PKR                                    | PKR                       | PKR  | PKR        | PKR           | PKR                      | PKR                            |
| Minimum Balance for Account  | To Open   | \$: 100<br>£: 100<br>€: 100<br>¥: 500                    | PKR 100  | PKR 5000         | PKR 100   | PKR 10,000                             | PKR 25,000    | PKR 10,000                             | PKR 25,000                | Individual:<br>PKR 100,000<br>Business:<br>PKR 250,000 | N/A        |               |                          | PKR 10,000,000                 |
|  | To Keep   | Nil  | Nil      | Nil <sup>1</sup> | Nil       | Nil <sup>1</sup>                       | Nil           | Nil <sup>2</sup>                       | Nil                       | Nil <sup>2</sup>                                       | Nil        | Nil           | Nil                      | Nil                            |
| Account Maintenance Fee  | Nil   |  |          |                  |           |  |               |  |                           |  |            |               |                          |                                |
| Is Profit Paid on account?   | YES   |  |          |                  |           |  |               |  |                           |  |            |               |                          |                                |
| Declared Profit Rate (Last Month)  | 0.15 %(\$)<br>0.15 % (£)<br>0.15 % (€)<br>0.15 % (¥)<br>0.15 % (ل.ا.) | Saving<br>5.86%<br>-<br>2.29%**<br>ASAAN<br>5.86%        | 5.86%*   | 5.86%            | 5.86%*    | 5.86%*<br>-<br>2.29% to 2.99%**        | 0.03%         | 5.86%*<br>-<br>2.29% to 2.29%**        | 0.03%                     | 5.86%*<br>-<br>2.29% to 2.99%**                        | 5.86%      | 5.86%         | 5.86%                    | 2.29% to 2.81%*                |
| Profit Payment Frequency   | Monthly   | Monthly  | Monthly  | Quarterly        | Monthly   | Monthly                                | Monthly       | Monthly                                | Monthly                   | Monthly  | Monthly    | Monthly       | Monthly                  | Monthly                        |
| Example of profit (approx.) earned every month<br>PKR 1000 USD:100<br>GBP: 100 EURO:100<br>AED:500<br>(Before withholding tax) | \$: 0.0125<br>£: 0.0125<br>€: 0.0125<br>¥: 0.0125<br>ل.ا.:0.06        | Saving<br>PKR 4.88<br>-<br>PKR 1.91<br>ASAAN<br>PKR 4.88 | PKR 4.88 | PKR 4.88         | PKR 4.88* | PKR 4.88<br>-<br>PKR 1.91 to PKR 2.49* | PKR 0.03      | PKR 4.88<br>-<br>PKR 1.91 to PKR 3.08* | PKR 0.03                  | PKR 4.88<br>-<br>PKR 1.91 to PKR 2.49*                 | PKR 4.88   | PKR 4.88      | PKR 4.88                 | PKR 1.91 to PKR 2.34*          |
| Premature/ Early Encashment/ Withdrawal Fee  | N/A   |  |          |                  |           |  |               |  |                           |  |            |               |                          |                                |

\* - Certain saving accounts will have their own respective profit eligibility slab and based on which profit will be paid, only an example is shown above.

\*\* - For Financial Institutions, Public Sector Entities & Public Limited Companies.

1- PKR 10,000 & above monthly average balance for free services as specified in the SOC.

2- PKR 25,000 & above monthly average balance for free services as specified in the SOC.

**Service Charges:** All charges will be charges as per prevailing SOC. This is a list of the main service charges for this account. It does not include all charges. You can find a full list on our website at [www.albaraka.com.pk](http://www.albaraka.com.pk). Please note that all bank charges are exclusive of applicable taxes.

| Services             | Modes   | Saving (FCY)   | CHARGES AS PER SOC (Jul-25 to Dec-25)   |        |      |          |               |               |                  |                           |         |            |               |                          |     | Islamic Institution Deposit |
|----------------------|---|--|---|--------|------|----------|---------------|---------------|------------------|---------------------------|---------|------------|---------------|--------------------------|-----|-----------------------------|
|                      |   |  | Saving (PKR)/ ASAAN Saving  | Banaat | Tifl | Shafqaat | Mahana Barkah | Business Plus | Mudrabah Premium | Consumer Business Partner | Khazana | Freelancer | ASAAN Digital | Asaan Digital Remittance |     |                             |
| Cash Transaction     | Intercity   | N/A  | NIL   |        |      |          |               |               |                  |                           |         |            |               |                          |     | N/A                         |
|                      | Intra-city  |  | NIL   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Own ATM withdrawal  |  | FREE  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Other Bank ATM  |  | PKR 23.44/- per transaction (only on financial transactions)  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| SMS Alerts           | ADC/Digital   | \$8 <sup>5</sup>   | FREE  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Clearing  |  | Nil   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | For other transactions <sup>4</sup>                       |  | PKR 200/- <sup>7,8,12</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Debit Cards          | Classic Union Pay Int.                                    | N/A  | PKR 2,200/-   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Gold Union Pay Int.                                       |  | PKR 2,700/-   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Classic MasterCard  |  | PKR 2,700/ <sup>11</sup> -  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Gold MasterCard   |  | PKR 3,700/-   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Platinum MasterCard                                       |  | PKR 8,000/-   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | FCY MasterCard  | \$15   | N/A   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Paypak Standard   | N/A  | PKR 2,000/- <sup>7,8,9,10</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Paypak NexGen        | PKR 3,000/-   |  |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Paypak Aura          | PKR 3,000/-   |  |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Cheque Book          | Issuance  | \$ <sup>6</sup>  | PKR 20/- per leaf <sup>7,8,9,11</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Stop payment  | N/A  | PKR 350/- per cheque and PKR 1000/- per request (if all cheques pertain to same cheque book) <sup>7</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Loose cheque  | N/A  |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Remittance (Local)   | Banker Cheque / Pay Order                                 | N/A  | PKR 150/- <sup>7,9,11</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Remittance (Foreign) | Foreign Demand Draft                                      | \$15/-   |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Wire Transfer   | \$15 (eqv. in other currencies) + SWIFT + cash handling charges + correspondent Bank charges at actual, if any |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Statement of Account | Annual/Half Yearly/Duplicate                              | PKR 35/- (per request/per item) <sup>7,8</sup>   |   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Fund Transfer        | ADC/Digital Channels                                      | N/A  | FREE  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | ADC/ Digital Channels (Inter Bank)                        | N/A  | Up to PKR 25,000/- per month: NIL (For additional amount above PKR 25,000 per month: 0.1% of the transaction amount or PKR 200, whichever is lower) |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Digital Banking      | Internet & Mobile banking subscription (onetime & annual) | FREE   |   |        |      |          |               |               |                  |                           |         |            |               |                          | N/A |                             |
| Clearing             | Local Bills   | N/A  | PKR 200/- (flat) courier charges inclusive  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Intercity   | N/A  | PKR 200/-per instrument <sup>7</sup>  |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
|                      | Special (NIFT)  | N/A  | PKR 400/- (flat) <sup>7</sup>   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |
| Closure of acc.      | Customer request  |  | NIL   |        |      |          |               |               |                  |                           |         |            |               |                          |     |                             |

<sup>4</sup> - Per month in advance

<sup>6</sup> - Equivalent to PKR 20/- per leaf

<sup>5</sup> - Or equivalent/annually in advance <sup>7</sup> - Free for Business plus & Consumer Business Partner Account on opening or maintaining monthly average balance of 25k and above

<sup>8</sup> - Free for Shafqaat Account customers on opening or maintaining monthly average balance of 10k and above

<sup>9</sup> - Free for Banaat Account customers on opening or maintaining monthly average balance of 10k and above <sup>10</sup> - For First Year only

<sup>11</sup> - Free for Freelancer Account customers on opening or maintaining monthly average balance of 10k and above <sup>12</sup> - PKR 500 for company accounts

### You Must Know

**Requirements to open an account:** To open an 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. Accordingly, you should be writing cheques with utmost prudence. Whoever dishonestly issues a Cheque towards repayment of a loan or fulfillment of an obligation and which is dishonored on presentation shall be punishable by a fine and imprisonment as per criteria listed in the Pakistan Penal Code section 489 F,

**Safe Custody:** Safe custody of access tools to your account like ATM cards, PINs, Cheques, ebanking 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. Al Baraka Bank will never ask for your personal information such as ATM PIN, CVV or exp. date via Phone, SMS or email.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your account maintaining 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 make withdrawals. To reactivate your account, you must visit your account maintaining branch with identity proof (e.g. NIC, Passport) and make a deposit for reactivation of your dormant account.

**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 account maintaining branch for more information.

**Closing this account:** In order to close your account, please visit your account maintaining branch along with your CNIC, cheque book and ATM card for the processing of account closure.

#### How can you get assistance or make a complaint?

Complaint Management unit,  
Address: 3rd floor, Plot No. 11-C,  
Zamzama Boulevard, Phase V, DHA, Karachi, Pakistan.  
Helpline: +92 (21) 111-113-442  
Email: [complaints@albaraka.com.pk](mailto:complaints@albaraka.com.pk)

#### If you are not satisfied with our response, you may contact :

BANKING MOHTASIB PAKISTAN (BMP)  
Address: Shaheen Complex 5th floor, M.R Kiyani Road, Karachi  
Helpline: +92 (21) 99217334-38  
Email: [info@bankingmohtasib.gov.pk](mailto:info@bankingmohtasib.gov.pk)  
Website: [www.bankingmohtasib.gov.pk](http://www.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:             |  |

