

Key Fact Statement for Deposit Accounts

Al Baraka Bank (Pakistan) Limited	Date : March 2025
Branch: _____ City: _____	IMPORTANT: 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.

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 visit our branches. (Services & fees = semiannually, Profit Rate = Monthly)

Particulars		Al Baraka Term Deposits and Special Saving Plans																													
		Mahana Amdani Schemes							Banaat Term Deposit			Tabeer Saving Plan	Hajj Al Baraka Plan	Al Baraka Term Deposit																	
		Regular					2K22	Shafqaat						1Y 2 3Y 5Y 1M 3M 6M 1M 3M 6M 1Y																	
		1Y	2Y	3Y	4Y	5Y	1Y	1Y	3Y	6M	1Y	3Y	PKR	PKR	PKR	1Y	2	3Y	5Y	1M	3M	6M	1M	3M	6M	1Y					
Currency		PKR					PKR		PKR		PKR			PKR		PKR		PKR										FCY			
Minimum Balance for Investment	To open	Rs.50,000					Rs.100,000		1 Year Rs. 100,000 3 Years Rs.500,000		6 Month Rs. 50,000 1 & 3 Years Rs. 100,000			Monthly Rs. 2,000 Quarterly Rs. 6,000 Annually Rs.24,000		Monthly Rs. 3,800 Quarterly Rs. 25,400 Bi annually Rs. 81,300 Annually Rs. 48,800		PKR 25,000					PKR 25,000					\$: 1,000 £: 1,000 €: 1,000 AED: 5,000			
	To keep	N/A																													
Maintenance Fee		N/A																													
Is Profit Paid on		YES																													
Declared Profit Rate (Last Month)		1 Year 5.30% 2 Year 4.36% 3 Year 5.61% *		4 Year 5.61% 5 Year 5.61%		2K22 6.86% to 9.97% 6.23%(M)*		1 Year 9.97% 3 Years 7.79%*		6 Month 5.61% to 6.23% (M) 1 Year 6.86% to 7.48% 3 Years 7.17% to 7.48%*			8.14%		8.14%		1 Year 8.10% (Q) 5.61% (M) 3 Year 5.61% (Q) 5.61%(M)*		5 Year 6.23% (Q) 6.86% (M) 2 Year 5.61%(M)		1 Month 4.36% to 5.61% (M) 3 Month 4.36% to 5.61%* (M)		6Month 4.99% to 6.86% (M)		USD 0.15% to 0.75% GBP 0.15%*		EURO 0.15% AED 0.15%				
Profit Payment Frequency		Monthly					Monthly & Maturity		Monthly		Monthly & Maturity			Monthly		Monthly		Quarterly & Maturity					Maturity					Maturity			
Example of profit(approx.) earned as per frequency PKR : 1000 USD :1000 GBP :1000 EURO :1000 AED:5000 (Before withholding tax)		1 Year Rs.4.42 2 Year Rs.3.63 3 Year Rs.4.68		4 Year Rs.4.68 5 Year Rs.4.68*		2K22 Rs.5.72 to 8.31 Rs.62.3 (M)*		1 Year R.8.31 3 Years Rs. 6.49*		6 Month Rs.28.05 to Rs.31.15 (M) 1 Year Rs.5.72 to Rs.6.23 3 Years Rs.5.98 to Rs.6.23 *			Rs.6.78		Rs. 6.78		1 Year Rs.20.25 (Q) Rs.56.1(M) 3 Year Rs.14.03 (Q) Rs. 168.3 (M)*		5 Year Rs.15.58 (Q) Rs.311.5 (M) 2 Year Rs. 112.2(M)		1Month Rs. 3.63 to Rs.4.68(M) 3 Month Rs.10.9 to Rs.14.03* (M)		6 Month Rs.24.95 to Rs.34.3 (M)		\$ 0.21 to \$7.5 (M) £0.0.13 to 1.5 (M) €0.13 to 1.5 (M) AED 0.63 to 7.5* (M)						
Premature/ Early Encashment/ Withdrawal Fee		As per Schedule for premature encashment available on ABPL website & Branch notice board.																													

* All Term Deposits & Mahana Amdani schemes and its variants have their own respective profit eligibility slab and tenure based on which profit will be generated, only an example is shown above.

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 on our website at www.albaraka.com.pk. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	CHARGES AS PER SOC (Jan-25 to Jun-25)						
		Mahana Amdani Regular	Mahana Amdani Shafqaat	Mahana Amdani TD 2K22	Banaat Term Deposits	Tabeer Saving Plan	Hajj Al Baraka Plan	Al Baraka Term Deposits
Cash Transaction	Intercity	N/A						
	Intra-city							
	Own ATM withdrawal							
	Other Bank ATM							
SMS Alerts	ADC/Digital							
	Clearing							
	For other transactions							
Debit Cards	Classic Union Pay Int.							
	Gold Union Pay Int.							
	Classic MasterCard							
	Gold MasterCard							
	Titanium MasterCard							
	Platinum MasterCard							
	Paypak							
Cheque Book	Issuance							
	Stop payment							
	Loose cheque							
Remittance (Local)	Banker Cheque / Pay Order							
Remittance (Foreign)	Foreign Demand Draft							
	Wire Transfer							
Statement of Account	Annual							
	Half Yearly							
	Duplicate							
Fund Transfer	ADC/Digital Channels							
	Others							
Digital Banking	Internet Banking subscription (onetime & annual)							
	Mobile Banking subscription (one- time & annual)							
Clearing	Normal							
	Intercity							
	Same Day							
Closure of Account	Customer request							

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

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

Website: 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:	