Key Fact Statement for Deposit Accounts

Al Baraka Bank (Pakistan) Limited	**Date :** Oct 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 and fees may change on periodic basis. For updated fees/charges, you may visit our website or branches.
(Services & Fees updated semiannually)

Particulars		**Al Baraka Current Accounts**						
		Current Account		**ASAAN Current Account**	**Basic Banking Account (BBA)**	**Freelancer**	**ASAAN Digital**	**Asaan Digital Remittance**
Currency		USD GBP EURO JPY AED	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account	To Open	$: 100 £: 100 €: 100 د.إ:100	PKR 100	PKR 100	PKR 100	N/A		
	To Keep	Nil						
Account Maintenance Fee		Nil						
Is Profit Paid on account?		No						
Declared Profit Rate		N/A						
Profit Payment Frequency								
Example of profit(approx.) earned: PKR 100 USD:100 GBP: 100 EURO:100 AED:100 *(Before withholding tax)*								
Premature/ Early Encashment/ Withdrawal Fee								

Service Charges

IMPORTANT: 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.

Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	CHARGES AS PER SOC (Jul-25 to Dec-25)						
		Current (PKR)	**Current Account (PKR)**	**ASAAN Current Account**	**Basic Banking Account (BBA)**	**Freelancer**	**ASAAN Digital**	**Asaan Digital Remittance**
Cash Transaction	Intercity	N/A	NIL					
	Intra-city	N/A	NIL					
	Own ATM withdrawal	N/A	FREE					
	Other Bank ATM	N/A	PKR 23.44/- per transaction (only on financial transactions)					
SMS Alerts	ADC/Digital	N/A	FREE					
	Clearing	N/A	NIL					
	For other transactions	$8[2]	PKR 200/-[1]					
Debit Cards	Classic Union Pay Int.	N/A	PKR 2,200/-					
	Gold Union Pay Int.	N/A	PKR 2,700/					
	Classic MasterCard	N/A	PKR 2,700/-					
	Gold MasterCard	N/A	PKR 3,700/-					
	Platinum MasterCard	N/A	PKR 8,000/-					
	FCY MasterCard	$15	N/A					
	Paypak Standard	N/A	PKR 2,000/-					
	Paypak NexGen	N/A	PKR 3,000/-					
	Paypak Aura	N/A	PKR 3,000/-					
Cheque Book	Issuance	$[3]	PKR 20/- per leaf[4]					
	Stop payment	N/A	PKR 350/- per cheque and PKR 1000/- per request (if all cheques pertain to same cheque book)					
	Loose cheque	N/A						
Remittance (Local)	Banker Cheque / Pay Order	N/A	PKR 150/-[4]					
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)						
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						
Clearing	Local Bills	PKR 200/- (flat) courier charges inclusive						
	Intercity	N/A	PKR 200/-per instrument					
	Special (NIFT)	N/A	PKR 400/- (flat)					
Closure of acc.	Customer request	NIL						

1 - *Per month in advance* 3 - *Equivalent to PKR 20/- per leaf*
2 - *Or equivalent/annually in advance* 4 - *Free for Freelancer Account customers on opening or maintaining monthly average balance of 10k and above*

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 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 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:	