

Key Fact Statement for Deposit Accounts¹

ABCDE Bank Limited, -----Branch, City.	Date	DD- MM-YYYY
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 mark up rates may change on ----basis. [Provide the frequency] For updated fees/charges, you may visit our website or visit our branches.

Particulars		Conventional				
		Kamal Plus Current Account	Pay plus Current Account	BOK Current Account	BOK Asan Current Account	Foreign Currency Current Account
Currency (PKR, US, EUR, etc.)		PKR	PKR	PKR	PKR	USD, Euro, GBP
Minimum Balance for Account (if any, provide the amount)	To open	5,000	Zero	25000 for individuals 50,000 for Business	5000	USD 100, Euro 50, GBP 50
	To keep	25, 000 for free services,	zero	5000	5000	USD 100, Euro 50, GBP 50
Account Maintenance Fee (if any, provide the amount)		If balance is less than 5000, Rs. 50 / month will be deducted	NA	Rs. 50/ month	Rs. 50/ month	As per SOBC
Is Profit Paid on account (Yes/No) Subject to the applicable tax rate		NA				
Indicative Profit Rate. (%)		NA				
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and		NA				
Provide example: (On each Rs.1000, you can earn Rs.----- on given periodicity)		NA				
Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)		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 [specify channels – e.g. “our branches, on our website at xxx”]. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional				Conventional
		Kamal Plus Current Account	Pay plus Current Account	BOK Current Account	BOK Asan Current Account	Foreign Currency Current Account
Cash Transaction	Intercity	Rs 250/- per transaction (Intercity / Other Districts) Excluding applicable taxes. Note: These charges are not applicable on online transactions				N/A
	Intra-city	Zero				N/A
	Own ATM withdrawal	Zero				N/A
	Other Bank ATM	23.44 (per withdrawal inclusive of FED)				N/A
SMS Alerts	ADC/Digital	Zero				N/A
	Clearing					
	For other transactions	Zero				N/A
Debit Cards	Debit Card Issuance (Pay Pak Debit Card)	Free	Free on First Instance	Rs. 700/-	Rs. 700/-	N/A
	Debit Card Issuance (JCB Pay Pak-Co Badged Debit Card)	Rs. 1000				N/A

	Debit Card Reissuance JCB Pay Pak Debit Card	Rs. 700/-				N/A
	Debit Card Re - Issuance (JCB Pay Pak-Co Badged Debit Card)	Rs. 1000/-				N/A
	Annual Fee Pay Pak Debit Card	Free	Rs.700/-	Rs.700/-	Rs.700/-	N/A
	Annual Fee(JCB Pay Pak-Co Badged Debit Card)	Rs.1000/-				N/A
	Renewal Pay Pak Debit Card	Rs.700/-				N/A
	Annual Fee(JCB Pay Pak-Co Badged Debit Card)	Rs.1000/-				N/A
	N/A	<ul style="list-style-type: none"> • Point of Sale (POS) Fee @ 3% of transaction amount per international transaction • Debit card International cash withdrawal @ 3% of transaction amount or • Rs. 400/-Whichever is higher. • Debit card international balance inquiry @ Rs. 300/- per transaction • Utility Bills Payment @ Zero • Fund transfer through Debit card/ Over the counter (OTC) to other Bank (IBFT)@ Zero • Balance inquiry through own Bank ATM @ Zero • Statement inquiry through own Bank ATM @ Rs. 5/- (Inclusive of FED) • Balance inquiry through other Bank ATM @ Rs. 3.13 (Inclusive of FED) 				
Cheque Book	Issuance	Rs.15/-Per Leaf (FED Not Applicable)				
	Stop payment	Rs.500/- instruction				
	Loose cheque	N/A				
Remittance (Local)	Demand Draft /Banker Cheque / Pay Order	Demand Draft 0.055%, Minimum Rs 300/- Maximum Rs. 3,000/- (Through account) Pay order/Banker's Cheque 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.				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.				
	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.				
Statement of Account	Annual	Zero				N/A
	Half Yearly	Zero				N/A
	Duplicate	Zero				N/A
Fund Transfer	ADC/Digital Channels	Zero				N/A
	Others	Zero				NA
Digital Banking	Internet Banking subscription (one- time &	Zero				NA
	Mobile Banking subscription (one- time &	Zero				NA
Clearing	Normal	Free Local				0.6% Minimum US \$ 5 Maximum US \$ 20 plus Foreign Courier Charges (As per SOC-Conventional

	Intercity	Rs. 350 Per Cheque	NA
	Same Day	Rs. 500 Per Cheque	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.

Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Cheque dishonored due to insufficient funds entails consequences under section 489-F of the Pakistan Penal Code.

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. Bok staff will never call you for the provision of your PINs/ Password & user ID's.

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact to near BOK 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, debit transactions will be applied and you will be unable to perform debit transactions. To reactivate your account, you must visit your branch with updated profile.

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 branch Manager Operations..

Closing this account: In order to close your account, please visit your branch along with your Cheque, Debit Card for the closure of account.

How can you get assistance or make a complaint?

The Bank of Khyber
Complaint Management Unit
4th Floor, HO Towers, The Mall,
Peshawar Cantt
Tel : 0915253867
Helpline:021111265265
Email: Complaints @bok.com.pk
Website: www.bok.com.pk

If you are not satisfied with our response, you may contact :
[insert details of Ombudsman. Only MFBs to include State Bank of Pakistan]

(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	