Key Fact Statement for Deposit Accounts[1]		
The Bank of Khyber, Raast Islamic Banking, ------------- Branch, ------- ---------City	Date ------ /----- /------ (Format DD- MM-YYYY) 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 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 charges** may change on **Half Yearly Basis (Jan & July)** whereas profit rates are declared on monthly basis within **05 working days** after month end closing. For updated **Service charges** and **monthly declared Profit Rates/ Historical profit rates**, you may visit Bank of Khyber website i.e. **www.bok.com.pk** or any nearest **Islamic branches** (**List of Islamic Branches are also available on Bank of Khyber website**)

Particulars		**Islamic** Deposit accepted in Current Accounts are on Qard Basis					
		Type 1 Raast FCY Current Account	Type 2 Raast Current Account	Type 3 Pensioner Current Account	Type 4 Asaan Remittance Current Account	Type 5 Basic Banking Account	Type 6 Asaan Current Account
Currency **(PKR, US, EUR, etc.)**		USD, GBP, EURO	PKR				
Minimum Balance for Account (if any, provide the amount)	To open	100/-	Rs. 100/-			Rs. 1,000/-	Rs. 100/-
	To keep	Zero					
Account Maintenance Fee (if any, provide the amount)		Zero					
Is Profit Paid on account (Yes/No) ***Subject to the applicable tax rate***		N/A					
Indicative Profit Rate. (%)		N/A					
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		N/A					
Provide example: (On each Rs. _____, you can earn Rs. Zero month on given periodicity)		N/A					
Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)		N/A					

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 Raast Islamic Banking branch or you can download from Bank of Khyber website i.e. www.bok.com.pk". Please note that all bank charges are exclusive of applicable taxes.

Services	**Modes**	**Islamic** Deposit accepted in Current Accounts are based on Qard Basis					
		Type 1 Raast FCY Current Account	Type 2 Raast Current Account	Type 3 Pensioner Current Account	Type 4 Asaan Remittance Current Account	Type 5 Basic Banking Account	Type 6 Asaan Current Account
Cash Transaction	Intercity	N/A	Free				
	Intra-city	N/A	Zero				
	Own ATM withdrawal	N/A	Zero				
	Other Bank ATM	N/A	Rs.35- per withdrawal (Inclusive of FED)				
SMS Alerts	ADC/Digital	N/A	Zero				
	Clearing	N/A	Zero				
	For other transactions	N/A	Zero				

[1] 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.

BOK ATM Debit Cards	**Pay Pak Debit Card (**Issuance, Re - issuance, Renewal and Annual Charges)	N/A	Rs. 1550/-
	JCB-Pay Pak Debit Card (Issuance, Re - issuance, Renewal and Annual Charges)	N/A	Rs.1900/-
	Master Card – Classic (Issuance, Re - issuance, Renewal and Annual Charges)	N/A	Rs. 2,000/-
	Master Card – Gold (Issuance, Re - issuance, Renewal and Annual Charges)	N/A	Rs. 2,500/-
	Master Card – Platinum (Issuance, Re - issuance, Renewal and Annual Charges)	N/A	Rs. 3,500/-
	Digital Master Card -Gold	N/A	Rs. 400/- for 1 year expiry, Rs. 600/- for 2 years expiry, Rs. 800/- for 3 years expiry
	Digital Master Card -Platinum	N/A	Rs. 500/- for 1 year expiry, Rs. 750/- for 2 years expiry, Rs. 1,000/- for 3 years expiry
	Others	N/A	• 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/ BOK application to other bank (IBFT) Over the counter (OTC) on customer request @ 0.1 % or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month • 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. 4.67 (Inclusive of FED) • Arbitration charges as per actual
Cheque Book	Issuance	Rs. 20/- per leaf (FED not applicable)	
	Stop payment	Rs.500/- per instruction	
	Loose Cheque	N/A	
Remittance (Local)	Demand Draft/ Bankers Cheque	N/A	**Demand Draft** 0.055%, Minimum Rs 300/- Maximum Rs. 3,000/- (Through account) **Banker's Cheque** Rs 300/- (Through account) The Charges for making PO/DD/BC any other instruments for payment of fee/dues in favor of educational institution, HEC/Board etc. may not exceed 0.50% of fee/dues or Rs. 25 per instrument whichever is less.
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	
	Half Yearly	Zero	
	Duplicate	Rs. 35/- for each duplicate / additional statement of account including FED	
Fund Transfer	ADC/Digital Channels	N/A	Fund transfer through Debit card/ Over the counter (OTC) to other Bank (IBFT)@ 0.1 % or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month. Through "Raast", IBFT is free.
	Others	N/A	Zero

Digital Banking	Internet Banking subscription (onetime & annual)	N/A	Zero
	Mobile Banking subscription (one-time & annual)	N/A	Zero
Clearing	Normal	0.6% Minimum US $ 5 Maximum US $ 20 plus Foreign Courier Charges (As per part (F) Page No.07/25) of SOC-Islamic	Free (Local)
	Intercity	N/A	Rs.350/- Per Cheque
	Same Day	N/A	Rs.500/- Per Cheque
Closure of Account	Customer request	Free	

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.

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.

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.

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.

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 concern branch.

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).

How can you get assistance or make a complaint?
The Bank of Khyber,
Complaint Management Unit,
Service Quality Deptt, 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 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
Website: 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	