### Account Types & Salient Features:

This information is accurate as of the date above. Products/Services and/or its fees may change from time to time after notice by the Bank. Profit on remunerative accounts (if any) will be distributed as per the applicable Profit Sharing Ratio and weightages announced by the Bank from time to time. Current Accounts will be based on Qard. Saving Accounts and Islamic Term Deposits will be based on Mudarabah. For more details, please visit our website www.meezanbank.com or our branches. You may also call our 24/7 helpline at +92 21 111-331-331/332.

**Currency** | Minimum Balance | To open | To keep | Account Maintenance Fee | Is Profit Paid on account | Last month's declared Profit Rate, (%) per year | Profit Payment Frequency | Ceiling of Interest | Provide example (Profit is calculated on USD / EUR / GBP 1,000) per month | Premature/ Early Encashment/Withdrawal Fee | Last month's declared Profit Rate, (%) per year | Profit Payment Frequency | Ceiling of Interest | Provide example (Profit is calculated on USD / EUR / GBP 1,000) per month | Premature/ Early Encashment/Withdrawal Fee | Last month's declared Profit Rate, (%) per year | Profit Payment Frequency | Ceiling of Interest | Provide example (Profit is calculated on USD / EUR / GBP 1,000) per month | Premature/ Early Encashment/Withdrawal Fee |
USD | USD | 100 | 0 | 0 | 0 | 3.21% | Monthly | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
EUR | EUR | 100 | 0 | 0 | 0 | 1.20% | Monthly | N/A | 2.76 | 1.03 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
GBP | GBP | 100 | 0 | 0 | 0 | 1.25% | Monthly | N/A | 2.76 | 1.03 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

### Service Charges

**Cash Transaction**

- Inter-city: USD 0.00
- Intra-city: USD 0.00
- Own ATM withdrawal: N/A
- Other Bank ATM: N/A

**SMS Alerts**

- Complete Subscription Charges: USD 5 or Equivalent
  
**Debit Cards**

- PayPak: N/A
- Classic: N/A
- Gold: N/A
- Platinum: N/A
- Titanium: N/A
- World: N/A
- Infinite: N/A

**Cheque Book**

- Issuance: N/A
- Stop payment: Equivalent to PKR 300
- More than one cheque: Equivalent to PKR 600
- Loose cheque: N/A

**Remittance**

- (Local): N/A
- Foreign: USD 15/- or equivalent including SWIFT Charges
  
**Statement of Account**

- Annual: 0
- Half Yearly: 0
- Duplicate: Equivalent to PKR 25
**Requirements to open an account:** To open the account you will need to satisfy some identification requirements as per regulatory instructions and Bank’s 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 from branch representative or by calling our Helpline: +92 21 111-331-331/332.

**Cheque Source:** Dishonouring 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 fulfilment of an obligation which is dishonoured 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, T-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 sensitive information related to bank account. Customer must be aware of this fact that sharing such information with anyone might cause financial fraud. Similarly, customers must be cautious of phishing emails asking the customer to click on link and for instance, change the password of his/her bank account.

**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1972 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 parent/consensed branch. You will have to fulfil all required regulatory requirements that the Bank might require to proceed further.

**Unclaimed Identity Document:** Once your submitted ID document has reached its expiry, you shall be requested to submit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be blocked by the Bank subsequent to serving one-month prior notice.

**Closing this account:** In order to close your account, please visit your branch along with your original valid identity document for account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked with your account shall automatically be cancelled/deactivated subsequent to the account closure.

**Record updation:** Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can contact/ visit your nearest branch for record updation or you may call at our 24/7 call center by dialing +92 21 351331-332 from your number registered with your account.

**What happens if you do not use this account for a long period?** If your account remains inoperative for 12 months, it will be marked 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 Meezan Bank’s branch with an original valid identity document. Non-Resident Pakistani customers may request their respective branch from their registered email address. Account will be reactivated subject to the fulfilment of all regulatory requirements.