### Meezan Bank Limited

**Key Fact Statement - PKR Accounts (Current / Savings)**

**Date:** 01 - Dec - 2021

**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. 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. Savings Accounts and Islamic Term Deposits will be based on Mudarabah.

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<tbody>
<tr>
<td>Minimum</td>
<td>Tk. 100</td>
<td>Tk. 100</td>
<td>Tk. 500</td>
<td>Tk. 1,000</td>
<td>Tk. 2,000</td>
<td>Tk. 300,000</td>
<td>Tk. 50,000</td>
<td>Tk. 1,000,000</td>
<td>Tk. 1,000,000</td>
<td>Tk. 1,000</td>
<td>Tk. 100</td>
<td>Tk. 100</td>
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<tr>
<td>Balance</td>
<td>Tk. 1,200</td>
<td>Tk. 1,200</td>
<td>Tk. 1,200</td>
<td>Tk. 1,200</td>
<td>Tk. 1,200</td>
<td>Tk. 300,000</td>
<td>Tk. 50,000</td>
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<td>Tk. 1,000</td>
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<tr>
<td>Account Maintenance Fee</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Is Profit Paid on account. Subject to the applicable tax rate</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
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<td>No</td>
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**Last month’s declared Profit Rate. (%) per year**

<table>
<thead>
<tr>
<th>2.87%</th>
<th>2.87%</th>
<th>3.05%</th>
<th>2.87%</th>
<th>0.18%</th>
<th>4.57%</th>
<th>6.18%</th>
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**Profit Payment Frequency**

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<tbody>
<tr>
<td>2.36</td>
<td>2.36</td>
<td>2.36</td>
<td>2.36</td>
<td>0.15</td>
<td>3.76</td>
<td>5.08</td>
<td>2.36</td>
<td>2.36</td>
<td>3.16</td>
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</tbody>
</table>

**Premature/ Early Encashment/Withdrawal Fee**

| N/A | N/A | N/A | N/A | 0   | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 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 of updated charges on our website www.meezanbank.com or from branches. Please note that all bank charges are exclusive of applicable taxes.

#### Cash Transaction

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<tbody>
<tr>
<td>InterBank</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Intra-City</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Own ATM withdrawal</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Other Bank ATM</td>
<td>15</td>
<td>15</td>
<td>15</td>
<td>15</td>
<td>15</td>
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<td>15</td>
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<td>FOC/Digital</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
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#### SMS Alerts (Per annum)

1. For Individual & Sole Proprietorship Accounts
   - 1,200
2. For Entity Accounts
   - 3,000
3. PayPal
   - 1,200
4. Classic
   - 1,200
5. Gold
   - 1,600
6. Platinum
   - 4,000
7. Titanium Card
   - 2,200
8. World Card
   - 10,000
9. Insurane
   - 0

#### Debit Cards (Per annum)

1. For one cheque
   - 500
2. More than one cheque
   - 1,000
3. Debit Cheque
   - N/A

#### Cheque Book

1. For one cheque
   - N/A
2. More than one cheque
   - N/A

**IMPORTANT:** List year annual fee waived
Requirements to open an account: To open an 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 Bounce: 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 fulfillment 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 your confidential details and other sensitive information related to bank account.

Record update: Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can contact/ visit your nearest branch for record update or you may call at 24/7 call center by dialing +92 21 111-331-331/332 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 fulfillment of all regulatory requirements.

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 parent/concerned branch. You will have to fulfill all required regulatory requirements that the Bank might require to proceed further.

Customer must be aware of this fact that sharing such information with anyone might cause financial fraud. Similarly, customers must be cautious of requested to submit a new valid ID document.

Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be required 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.

You Must Know

How can you get assistance or make a complaint?
You can also write a letter to "The Manager Customer Care Unit" and post it to our Head Office at Meezan House, C-25, Estate Avenue, Karachi Tel: +92-21-38103500 & +92-21-3713500
Fax: +92-21-36406049
Helpline: +92 21 111-331-331/332
Email: info@meezanbank.com - Website: www.meezanbank.com

If you are not satisfied with our response, you may contact:
Banking Mohtasib Pakistan, 5th floor, Shahseen Complex, M.R. Kiyani Road, Karachi
Email: info@bankingmohtasib.gov.pk
Website: www.bankingmohtasib.gov.pk

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT