### Account Types & Salient Features:

- **Meezan Rupee Saving Account**: For deposits up to PKR 99,999.99 (Tier 1) and PKR 499,999.99 and above (Tier 2).
- **Meezan Asaan Saving Account**: For deposits up to PKR 99,999.99.
- **Meezan Express Saving Account**: For deposits up to PKR 99,999.99.
- **Meezan Senior Citizen Account**: For deposits up to PKR 25,000,000.
- **Meezan Kids & Teens Club Account**: For deposits up to PKR 25,000,000.
- **Meezan Kafalah Account**: For deposits up to PKR 25,000,000.
- **Meezan Bachat Account**: For deposits up to PKR 25,000,000.
- **Kambor Mushaf Account**: For deposits up to PKR 25,000,000.

**Profit Payment Frequency**
- Monthly
- Quarterly
- Predecease (Profit is calculated on PKR 1,000)
- Premature/Early Encashment/Withdrawing Fee (N/A)

**Service Charges**

#### Cash Transaction

- **Debit Cards (Per annum)**
  - 1. For Individual & Sole-proprietorship Accounts: N/A
  - 2. For Entity Accounts: N/A
  - Debit Card: N/A
  - ATM Withdrawal: N/A

<table>
<thead>
<tr>
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<th>N/A</th>
<th>N/A</th>
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<tr>
<td>Debit Cards</td>
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#### SMS Alerts (Per annum)

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<th>N/A</th>
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#### Cheque Book

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<th>N/A</th>
<th>N/A</th>
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</thead>
<tbody>
<tr>
<td>Cheque</td>
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</tbody>
</table>

#### Important Notes:

- For Meezan Bachat Account, if account balance falls in Tier 2 (i.e., PKR 500,000 & above), then applicable weightage shall be Tier 1 (i.e., upto PKR 499,999.99).
- Any amount exceeding PKR 499,999.99 then the weightage of Tier 2 shall be applied as per policy.
- **Meezan Express Current Account**: For deposits up to PKR 25,000,000.
- **Meezan Senior Citizen Account**: For deposits up to PKR 25,000,000.
- **Meezan Kids & Teens Club Account**: For deposits up to PKR 25,000,000.
- **Meezan Kafalah Account**: For deposits up to PKR 25,000,000.
- **Meezan Bachat Account**: For deposits up to PKR 25,000,000.
- **Kambor Mushaf Account**: For deposits up to PKR 25,000,000.
- **Meezan Rupee Current Account**: For deposits up to PKR 25,000,000.
- **Meezan Asaan Current Account**: For deposits up to PKR 25,000,000.
### Remittance Limits

| Services | Models | Meezan Rupee Saving Account | Meezan Aasaan Saving Account | Meezan Express Savings Account | Meezan Kids & Teens Club Account | Meezan Senior Citizen Account | Meezan Labbaik Saving Account | Margin Account | Meezan Kafalah Account | Meezan Kafalah Multiplier Account | Meezan Bachat Account | Kambari Munafis Account | Kambari Munafis Account-CLUBBED | Meezan Rupee Current Account | Meezan Aasaan Current Account |
|----------|--------|-----------------------------|-----------------------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|---------------------------------|-----------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|
| Remittance Limits | Pay Order | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Remittance Limits | Foreign Demand Draft | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | N/A | N/A | N/A |
| Remittance Limits | Foreign Wire Transfer | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | N/A | N/A | N/A |
| Statement of Account | Annual | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Statement of Account | Daily | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Statement of Account | Annual | 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 |
| Statement of Account | 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 |
| Fund Transfer | A/C/Digital Channels | Free IBFT upto PKR 25,000 per month | For additional amount above PKR 25,000 per month 0.1% of the transaction amount or PKR 200, whichever is lower | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | N/A |
| Fund Transfer | Digital Banking | Free IBFT upto PKR 25,000 per month | For additional amount above PKR 25,000 per month 0.1% of the transaction amount or PKR 200, whichever is lower | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | US$ SWIFT Charges N/A | N/A | N/A | N/A |
| Fund Transfer | Clearing | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 | Rs 300 |
| Fund Transfer | Closure of Account | Customer request | Customer request | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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### Requirements to open an account:
To open an account, you 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 call our helpline. 

**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 488-A of the Pakistan Penal Code (P.P.C) applies, "Dishonestly issuing a cheque". Whoever dishonestly issues a cheque towards repayment of finance 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:** 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/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, 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.

**Closing an 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.

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**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: +92-21-36103500 & +92-21-37133500

**Customer Information:**
- **Name:**
- **Address:**
- **Email:**
- **Telephone:**
- **Fax:**
- **Website:**

**Digital Banking Services:**
- Internet Banking subscription (one time & annual)
- Mobile Banking subscription (one-time & annual)

**Fund Transfer Charges:**
- Free IBFT upto PKR 25,000 per month
- For additional amount above PKR 25,000 per month 0.1% of the transaction amount or PKR 200, whichever is lower

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