

**MEEZAN BANK LIMITED**  
**Key Fact Statement - Roshan Digital Accounts**



Meezan Bank Limited,  
Digital Branch, Karachi.

Date: 01-Oct-2021

**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. Saving Accounts and Islamic Term Deposits will be based on Mudarabah. For more details, please visit our website [www.meezanbank.com](http://www.meezanbank.com) or our branches. You may also call our 24/7 helpline at +92 21 111-331-331/332.

	Meezan Roshan Digital Account PKR Current	Meezan Roshan Digital Account PKR Savings	Meezan Roshan Digital Account USD Current	Meezan Roshan Digital Account GBP Current	Meezan Roshan Digital Account EUR Current	Meezan Roshan Digital Account USD Savings	Meezan Roshan Digital Account GBP Savings	Meezan Roshan Digital Account EUR Savings
<b>Currency</b>	PKR	PKR	USD	GBP	EUR	USD	GBP	EUR
<b>Minimum Balance</b>	To open	0	0	0	0	0	0	0
	To keep	0	1	0	0	1	1	1
<b>Account Maintenance Fee</b>	0	0	0	0	0	0	0	0
<b>Is Profit Paid on account. Subject to the applicable tax rate</b>	No	Yes	No	No	No	Yes	Yes	Yes
<b>Last month's declared Profit Rate. (%) per year</b>	N/A	2.98%	N/A	N/A	N/A	0.36%	0.06%	0.07%
<b>Profit Payment Frequency</b>	N/A	Monthly	N/A	N/A	N/A	Monthly	Monthly	Monthly
<b>Provide example (Profit is calculated on PKR / USD / EUR / GBP 1,000) per month</b>	N/A	2.45	N/A	N/A	N/A	0.30	0.05	0.06
<b>Premature/ Early Encashment/Withdrawal Fee</b>	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](http://www.meezanbank.com) or from branches. Please note that all bank charges are exclusive of applicable taxes.

	Meezan Roshan Digital Account PKR Current	Meezan Roshan Digital Account PKR Savings	Meezan Roshan Digital Account USD Current	Meezan Roshan Digital Account GBP Current	Meezan Roshan Digital Account EUR Current	Meezan Roshan Digital Account USD Savings	Meezan Roshan Digital Account GBP Savings	Meezan Roshan Digital Account EUR Savings
<b>Cash Transaction</b>	Intercity	0	0	0	0	0	0	0
	Intra-city	0	0	0	0	0	0	0
	Own ATM withdrawal	0	0	N/A	N/A	N/A	N/A	N/A
	Other Bank ATM	15	15	N/A	N/A	N/A	N/A	N/A
<b>SMS Alerts</b>	ADC/Digital					N/A		
	<b>Complete Subscription Charges</b>							
	1. For Individual & Sole-Proprietorship Accounts					N/A		
<b>Debit Cards</b>	2. For Entity Accounts					N/A		
	Paypak					N/A		
	Classic					N/A		
	Gold (1st year annual fee waived)	1,600	1,600	N/A	N/A	N/A	N/A	N/A
	Platinum (1st year annual fee waived)	4,000	4,000	N/A	N/A	N/A	N/A	N/A
	Titanium Card					N/A		
	World Card					N/A		
<b>Cheque Book</b>	Issuance					0		
	<b>Stop payment</b>							
	For one cheque	500	500	Equivalent to PKR 500	Equivalent to PKR 500	Equivalent to PKR 500	Equivalent to PKR 500	Equivalent to PKR 500
	More than one cheque	1,000	1,000	Equivalent to PKR 1,000	Equivalent to PKR 1,000	Equivalent to PKR 1,000	Equivalent to PKR 1,000	Equivalent to PKR 1,000
Loose cheque					N/A			

		Meezan Roshan Digital Account PKR Current	Meezan Roshan Digital Account PKR Savings	Meezan Roshan Digital Account USD Current	Meezan Roshan Digital Account GBP Current	Meezan Roshan Digital Account EUR Current	Meezan Roshan Digital Account USD Savings	Meezan Roshan Digital Account GBP Savings	Meezan Roshan Digital Account EUR Savings
<b>Remittance</b>	Pay Order					0			
<b>Remittance Foreign</b>	Foreign Demand Draft <i>*Correspondent banking charges will apply</i>					0			
	Wire Transfer <i>*Correspondent banking charges will apply</i>					0			
<b>Statement of Account</b>	Annual					0			
	Half Yearly					0			
	Duplicate					0			
<b>Fund Transfer</b>	ADC/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		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			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		
	Others					0			
<b>Digital Banking</b>	Internet Banking subscription					0			
	Mobile Banking subscription					0			
<b>Clearing</b>	Normal					N/A			
	Intercity					N/A			
	Same Day					N/A			
<b>Closure of Account</b>	Customer request					0			
<b>You Must Know</b>									
<p><b>Requirements to open an account:</b> 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.</p> <p><b>Cheque Bounce:</b> 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.</p> <p><b>Safe Custody:</b> 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.</p> <p><b>Record updation:</b> 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 21 111-331-331/ 332 from your number registered with your account.</p> <p><b>What happens if you do not use this account for a long period?</b> 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 may request via Internet Banking or email Bank's Relationship Manager. Account will be reactivated subject to the fulfilment of all regulatory requirements.</p>					<p><b>Unclaimed Deposits:</b> 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 fulfil all required regulatory requirements that the Bank might require to proceed further.</p> <p><b>Closing this account:</b> In order to close your account, please contact Bank's designated Relationship Manager from your registered email address. 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.</p> <p><b>Expired Identity Document:</b> 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.</p> <p><b>How can you get assistance or make a complaint?</b>  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 &amp; +92-21-37133500  Fax: +92-21-36406049  Helpline: +92 21 111-331-331/332  Email: info@meezanbank.com  Website: www.meezanbank.com</p> <p><b>If you are not satisfied with our response, you may contact:</b>  Banking Mohtasib Pakistan,  5th floor, Shaheen Complex,  M.R. Kiyani Road, Karachi  Email: info@bankingmohtasib.gov.pk  Website: www.bankingmohtasib.gov.pk</p>				
<b>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</b>									
Customer Name:									
Product Chosen:									
Mandate of account:	Single/Joint/Either or Survivor								
Address									
Contact No.:				Mobile No.					
Customer Signature									