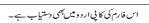
MEEZAN BANK LIMITED

A copy of this form is also available in Urdu. Key Fact Statement - Roshan Digital Accounts



Meezan Bank Limited, Digital Branch, Karachi. Date: 04 - Mar - 2024

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 or our branches. You may also call our 24/7 helpline at +92 21 111-331-331/332.

| | | Meezan Roshan Digital Account | Meezan Roshan Digital Accoun |
|-------------------------------------|--------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|
| | | PKR Current | PKR Savings | USD Current | GBP Current | EUR Current | USD Savings | GBP Savings | EUR Savings |
| Currency | | PKR | PKR | USD | GBP | EUR | USD | GBP | EUR |
| Minimum | To open | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Balance | To keep | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 1 |
| Account Mainte | enance Fee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Is Profit Paid on applicable tax re | account. Subject to the ate | No | Yes | No | No | No | Yes | Yes | Yes |
| Last month's de | clared Profit Rate. (%) per year | N/A | 11.01% | N/A | N/A | N/A | 2.01% | 1.25% | 1.20% |
| Profit Payment | Frequency | N/A | Monthly | N/A | N/A | N/A | Monthly | Monthly | Monthly |
| | e (Profit is calculated on PKR / P 1,000) per month | N/A | 9.35 | N/A | N/A | N/A | 1.73 | 1.08 | 1.03 |
| Premature/ Earl | ly Encashment/Withdrawal Fee | 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.

| | | Meezan Roshan Digital Account | Meezan Roshan Digital Accou | nt Meezan Roshan Digital Account | Meezan Roshan Digital Accor | | |
|-----------------|---------------------------------------------------|-------------------------------|-----------------------------|----------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|--|--|
| | | PKR Current | PKR Savings | USD Current | GBP Current | EUR Current | USD Savings | GBP Savings | EUR Savings | | |
| | Intercity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| ash Transaction | Intra-city | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| asn Transaction | Own ATM withdrawal | 0 | 0 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | Other Bank ATM | 20.21 | 20.21 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | ADC/Digital | | | | N | I/A | | | | | |
| | Complete Subscription Charge | es | | | | | | | | | |
| MS Alerts | For Individual & Sole- Proprietorship Accounts | | | | N | I/A | | | | | |
| | 2. For Entity Accounts | | | | | I/A | | | | | |
| | Paypak | | | | N | I/A | | | | | |
| | Classic (1st year annual fee waived) | 2,400 | 2,400 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | Gold (1st year annual fee waived) | 2,800 | 2,800 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| Debit Cards | Platinum (1st year annual fee waived) | 6,000 | 6,000 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | Titanium (1st year annual fee waived) | 4,000 | 4,000 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | World | 18,000 | 18,000 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | Infinite | 26,000 | 26,000 | N/A | N/A | N/A | N/A | N/A | N/A | | |
| | Issuance | | | | | 0 | | | | | |
| | Stop payment | | | | | | | | | | |
| hegue Book | For one cheque | 300 | 300 | Equivalent to PKR 300 | Equivalent to PKR 300 | Equivalent to PKR 300 | Equivalent to PKR 300 | Equivalent to PKR 300 | Equivalent to PKR 300 | | |
| ineque book | More than one cheque | 600 | 600 | Equivalent to PKR 600 | Equivalent to PKR 600 | Equivalent to PKR 600 | Equivalent to PKR 600 | Equivalent to PKR 600 | Equivalent to PKR 600 | | |
| | Loose cheque | | | • | N | I/A | | | | | |

| Remittace To yorder | | | | | | T. | | T | | h |
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| Foreign Demand Control | n Roshan Digital Account EUR Savings | | _ | | | | - | _ | | |
| Remittance Foreign For | | <u> </u> | | | 0 | | | | Pay Order | Remittance |
| Mark Transfer Mark Count Opinizate | | | | | | | | | Draft *Correspondent banking charges will apply Wire Transfer | |
| Account Heat Yearly 0 | | | | | 0 | | | | Annual | Statement of |
| For additional amount above PKR 25,000 per month 0.1% of the transaction amount or PKR 200, whichever is lower Others. Digital Banking. Others. | | | | | | | | | · | |
| Digital Banking Mobile Banking subscription Clearing Normal Interectly Interectly Same Day Customer request Customer reques | ion amount or PKR 200, | PKR 25,000 per month 0.1% of the transaction a | CR 25,000 per month 0.1% of the tr | | 25,000 per month 0.1% of the | For additional amount above PKR | | Fund Transfer | | |
| Mobile Banking subscription Clearing Not mail N/A N/A Intercity N/A Clearing N/A Clearing N/A Clearing N/A Customer of Account Output N/A Customer request Output N/A Customer request Output | | | | | | | | | | |
| Closure of Account Closure of Account Closure of Account Customer request Customer request Companies of the properties of the propert | | | | | 0 | | | | Mobile Banking subscription | Digital Banking |
| Clostomer request Costomer request Costomer request O 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 Heipline: *92 2111331-331/332. Cheque Bounce: Dishonouring of cheques is subject to a criminal trial in Pakistan. Accordigly, you should be writing cheques with utmost prudence. In this regard section 483-7 of Pakistan Penal Code (PPC) applies, "Dishonestity issuing a cheque": Whoever dishonestly issuing a cheque": Whoever dishonestly issuing a cheque": Whoever dishonestly issuing a cheque is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. In this regard so the personal information is an obligation which is dishonoured on presentation, shall be punished with imprisonment which may extend to three yeas or with fine, or both. See Custody: See custody: A case stools you account. Hise ATM cands, PINF, PFIPs, Cheques, e-banking usernames, passwords, other personal information, etc. is pour responsibility. Bank cannot be held responsible in case of a security lapse at the customer's and Thee State Bank of Pakistan or your Bank will never Call / SMS/ Mally Information with anyone might cause financial first distinguishment of the password of his/ her bank account. Record updation: Always keep proflies/records updated with the Bank to avoid missing any significant communication. Vou can contact/ visit your nearest branch for record updation: Always keep proflies/records updated with the Bank to avoid missing any significant communication. Record updation: Always keep proflies/records updated with the Bank to avoid missing any significant communication. Vou can contactly visit your nearest branch for record updation or you may c | | | | | N/A | | | | Intercity | Clearing |
| 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 polices. 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 Heipline: 192 1111-331-331/332. 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; "Oishonestly 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, FPins, Cheques, e-banking usernames, passwords; other personal information, etc. is voor 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 / SMM, Maily anyone might cause financial fraud. Similarly, customers must be cautious of phishing emails asking the customer to close your account, please contact Bank's designated Relationship Manager from your registered email address. The Bank shall prequirements that the Bank might require to proceed the Bank side in order to close your account, please contact Bank's designated Relationship Manager from your registered email address. The Bank shall prequirements for a customer special deposits in terms of Section 31 of Banking Companies Ordinance, 1952 all deposits which have not been operated during the period of last ten years, uname of a count of last to further. Chapter of Pakistan Penal Code (PC) applies, "Dishonourid on presentation, shall published with further and present of the present of the present of th | | | | | , | | | | , | |
| | rovisions of law. The ii all required regulatory perform mandatory ccount closure. | ant banks, after meeting the conditions as per provisi r parent/concerned branch. You will have to fulfil all n m your registered email address. The Bank shall perfo y be cancelled/ deactivated subsequent to the accour submit a new valid ID document. In case a new valid | re Bank of Pakistan (SBP) by the relevan ther information, please contact your p designated Relationship Manager from with your account shall automatically b d its expiry, you shall be requested to so ing one-month prior notice. | ourt of law, are surrendered to Sta ough the respective banks. For fur e to proceed further. our account, please contact Bank's orducts, services or facilities linked ubmitted ID document has reache ed by the Bank subsequent to serv omplaint? per Customer Care Unit' and post it ints@meezanbank.com | name of a minor or a Government or a surrendered deposits can be claimed it requirements that the Bank might requ. Closing this account: In order to close requirements for account closure. Any Expired Identity Document: Once your the customer, the account shall be blow. How can you get assistance or make a You can also write a letter to 'The Man Fax: +92-21-36406049 Helpline: +92 21 111-331-331/332 Email: info@meezanbank.com & comp Website: www.meezanbank.com If you are not satisfied with our respo Banking Mohtasib Pakistan, 5th floor, Shaheen Complex, M.R. Kiyani Road, Karachi Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk | utmost prudence. In this regard payment of financing or fulfilment of ine, or both. other personal information, etc. is your Bank will never Call/ SMS/ Mail/ this fact that sharing such o click on link and for instance, stact/ visit your nearest branch for cocount. | ormation may be required on a per ou should be writing cheques with a onestly issues a cheque towards re may extend to three years or with f , e-banking usernames, passwords; end. The State Bank of Pakistan or count. Customer must be aware of ishing emails asking the customer t ficant communication. You can con our number registered with your a tive for 12 months, it will be marke te your account, you may request v | information to verify your identity. Such infi pline: +92 21 111-331-331/332. In a criminal trial in Pakistan. Accordingly, yo shonestly issuing a cheque": Whoever dish all be punished with imprisonment which rount like ATM cards, PINs, T-Pins, Cheques, case of a security lapse at the customer's er sensitive information related to bank ac imilarly, customers must be cautious of phi d with the Bank to avoid missing any signif by dialing +92 21 111-331-331/332 from y gg period? If your account remains inopera debit/withdrawal transaction. To reactivat | include providing documents and in nepresentative or by calling our Help Dishonouring of cheques is subject to kikstan Penal Code (PPC) applies, "Disi is dishonoured on presentation, sha e custody of access tools to your acco. Bank cannot be held responsible in stomer's confidential details and othen yone might cause financial fraud. Sir ord of his/ her bank account. Always keep profiles/records updatecy you may call at our 24/7 call center toou do not use this account for a long, you will not be able to perform any cyou w | policies. These may details from branch Cheque Bounce: D Section 489-F of Pal an obligation which Safe Custody: Safe your responsibility. Email to ask for cusi information with an change the passwor Record updation: A record updation or What happens if yo becomes dormant, |
| I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT Customer Name: | | | | LIVILIAI | MIND CINDERSTAND THIS KET FACT STA | ACKNOWLEDGE RECEIVING | | | | Customer Name: |
| Product Chosen: | | | | | | | | | + | |
| Mandate of account: Single/Joint/Either or Survivor | | | | | | | | | Single/Joint/Either or Survivor | Mandate of account: |
| Address — — — — — — — — — — — — — — — — — — | | | | | | | | | | Address |
| Contact No.: Mobile No. Customer Signature | | | | | | Mobile No. | | | e | |