To be printed on a **BLUE** colored sheet.

A copy of this form is also available in Urdu.

## MEEZAN BANK LIMITED Key Fact Statement - ISLAMIC TERM DEPOSIT (PKR & FCY)

اس فارم کی کا پی اردو میں بھی دستیاب ہے۔

Meezan Bank Limited, Date: 02 - Apr - 2024
Branch\_\_\_\_\_

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 :

City\_

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.

Particulars												Islamic											
		Monthly Mudarabah Certificate	Certificate of Islamic Investment 3 Months	Certificate of Islamic Investment 6 Months	Certificate of Islamic Investment 1 Year - Monthly	Certificate of Islamic Investment 1 Year - Quarterly	Certificate of Islamic Investment 1 Year - Maturity	Certificate of Islamic Investment (Senior) 1 Year Monthly	Certificate of Islamic Investment (Senior) 1 Year Maturity	Certificate of Islamic Investment 1.5 Years Monthly	Certificate of Islamic Investment 2 Years***	Certificate of Islamic Investment 3 Years***	Certificate of Islamic Investment 5 Years***	Meezan Aamdan Certificate 5.5 Years	Meezan Aamdan Certificate 7 Years	Meezan Aamdan Certificate Senior 5.5 Years**	Meezan Aamdan Certificate Senior 7 Years**	DMC 3 Months - Maturity	DMC 6 Months - Maturity	DMC 1 Year - Six Monthly	DMC 1 Year - Maturity	DMC 3 Years - Six Monthly	DMC 3 Years - Maturity
Currency		PKR	PKR	PKR	PKR	-	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	USD	USD	USD	USD	USD	USD
Minimum Balance	To open	50,000	50,000	50,000	50,000	-	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000* - 100,000	50,000* - 100,000	50,000	50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000
for Account	To keep	50,000	50,000	50,000	50,000	-	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000* - 100,000	50,000* - 100,000	50,000	50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000	10,000 - 50,000
Account Maintenance Fee		0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Is Profit Paid on account Subject to the applicable tax rate		Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Last month's declared Profit Rate. (%) per year* *Refer sheet attached		50K & Above (11.56%)	50K & Above (11.84%)	50K & Above (12.11%)	50K & Above (17.07%)	-	50K & Above (18.17%)	50K & Above (19.27%)	50K & Above (20.10%)	50K & Above (16.52%)	15.42%	15.42%	15.42%	15.42%	15.69%	16.79%	17.34%	10 K & Above (2.18%)	10 K & Above (2.37%)	10 K & Above (2.91%)	10 K & Above (2.99%)	10 K & Above (3.06%)	10 K & Above (3.09%)
Profit Payment Frequency		Maturity	Maturity	Maturity	Monthly	-	Maturity	Monthly	Maturity	Monthly	Monthly Maturity	Monthly Maturity	Monthly Quarterly Maturity	Monthly	Monthly	Monthly	Monthly	Maturity	Maturity	Six Monthly	Maturity	Six Monthly	Maturity
Provide example (Prof on PKR 1,000) per mor		9.50	9.73	9.95	14.03	-	14.93	15.84	16.52	13.58	12.67	12.67	12.67	12.67	12.90	13.80	14.25	1.82	1.98	2.43	2.49	2.55	2.58
Premature/ Early Encashment/Withdrav	wal Fee	As per Premature Encashment Schedule																					
Service Charges IMPORTANT: This is a	list of the main se	rvice charges	for this acco	unt. It does n	iot include al	ll charges. Yo	u can find a f	ull list of update	ed charges on o	our website www	v.meezanbank.co	om or from brar	nches. Please no	ote that all b	oank charges	are exclusiv	e of applica	ble taxes.					
Bank's applicable char Cash Transaction SMS Alerts Debit Cards Cheque Book Remittance (Local) & F Statement of Account Fund Transfer Digital Banking Clearing Closure of Account *Only applicable for se **Maximum investme **Product Discontinu	Remittance Foreig enior citizens (+60 ent is Rs. 6 million,	n years of age) /- (For 5.5 & 7	& widows			checking acc	ount,																

								You N	Must Know											
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.										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										
Cheque Bounce: Disho									have to fulfil all re	equired regulato	ry requirements that the Ba	nk might require to proce	ed further.							
Section 489-F of Pakista of an obligation which i	,		, ,	•	,			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												
Safe Custody: Safe cus	stody of access to	ols to your account like	e ATM cards, PIN	ls, T-Pins, Chequ	ies, e-banking use	ernames, password	ls; other personal i	mandatory requirements for account closure. Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated subsequent to the												
your responsibility. Bar Mail/Email to ask for c							,													
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.										Expired 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.										
Record updation: Alwa								earest branch for			ake a complaint?									
record updation or you	u may call at our 2	4/7 call center by diali	ng +92 21 111-3	31-331/ 332 fror	n your number re	egistered with your	account.		You can also write 37133500	e a letter to The	Manager Customer Care U	nt' and post it to our Head	d Office at Meezan House,	C-25, Estate A	venue, Karachi	Tel: +92-21-381	.03500 & +92-2			
What happens if you d becomes dormant, you									Fax: +92-21-3640 Helpline: +92 21 1		,									
original valid identity de	document. Non-Re	esident Pakistani custo	mers may reque							anbank.com &	- complaints@meezanbank.co	om								
reactivated subject to t	the fulfilment of a	all regulatory requirem	ents.																	
									If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan,											
									Sth floor, Shaheen Complex,											
									M.R. Kiyani Road, Karachi Email: info@bankingmohtasib.gov.pk											
									Website: www.ba	nkingmohtasib.	gov.pk									
							I ACKNOWLEDG	E RECEIVING AND	UNDERSTAND THI		TEMENT									
Customer Name: Product Chosen:										Date										
Mandate of account:	Single/Joint/Eit	her or Survivor																		
Address									1											
Contact No.: Customer Signature		Mobile	No.						Email Address Signature Verified											
customer signature									-	erm Deposit	S									
		Amount / Tenure/	Monthly Mudarabah	Certificate of Islamic Investment	Certificate of Islamic Investment	Certificate of Islamic Investment 1	Certificate of Islamic Investment 1	Certificate of Islamic Investment - Senior	Certificate of Islamic Investment - Senior	Certificate of Islamic Investment	Certificate of Islamic Investment 2 Years - Monthly/Maturity	Certificate of Islamic Investment 3 Years Monthly/Maturity	- 5 Years -	Meezan Aamdan Certificate	Meezan Aamdan Certificate	Meezan Aamdan Certificate	Meezan Aamdan Certificate			
		Profit Payment	Certificate	3 Months	6 Months	Year - Monthly	Year - Maturity	1 Year - Monthly	1 Year - Maturity	1.5 Years	Product Discontinued for fresh deposit	Product Discontinued for fresh deposit	Product Discontinued for fresh deposit	5.5 Years	7 Years	Senior 5.5 Years	Senior 7 Years			
		50K & Above	11.56%	11.84%	12.11%	17.07%	18.17%	19.27%	20.10%	16.52%	15.42%	15.42%	15.42%	15.42%	15.69%	16.79%	17.34%			
					SD Term Depo	sits			-											
		Amount / Tenure/ Profit Payment	DMC 3 Months - Maturity	DMC 6 Months - Maturity	DMC 1 Year - Six Monthly	DMC 1 Year - Maturity	DMC 3 Years - Six Monthly	DMC 3 Years - Maturity												
		\$ 10 K & Above	2.18%	2.37%	2.91%	2.99%	3.06%	3.09%												