

## Key Fact Statement for Deposit Accounts

First Women Bank Limited,  -----Branch.	Date	Saturday, July 1, 2023
<b>IMPORTANT:</b> Read this document carefully if you are considering opening a new account. It is available in English and Urdu. 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. Services, fees and mark up rates may change on Half Yearly basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars	Islamic	Conventional										FWBL Smart Account (For business purpose with special features)	
		FWBL Current Account	FWBL Saving Account	FWBL Hyper Saving Account	FWBL Zindagi Asan Current Account	FWBL Zindagi Asan Saving Account	FWBL Term Deposit Account	FWBL Saving Pension Account	FWBL Term deposit for Senior citizen	FWBL Mahana Khazana Account	FWBL Pearl		
<b>Currency (PKR, EUR, etc.)</b>		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
<b>Minimum Balance for Account</b>	To open:	1,000/-	500/-	1,000/-	100/-	100/-	500/-	100/-	100/-	100/-	100/-	100/-	100/-
	To keep: No such requirement except to avail special features of some products	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.25,000/- to maintain in order to avail facilities of the product
<b>Account Maintenance Fee (if any provide the amount)</b> No such fee is applicable		0	0	0	0	0	0	0	0	0	0	0	0
<b>Is Profit Paid on account</b> Subject to the applicable tax rate		No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Indicative Profit Rate(%) w.e.f July 01, 2023 &amp; onwards</b>		-	20.50%	20.50%	-	20.50%	Varies depending on TDR Tenor	20.50%	Presently @ 20.00% for 1 Year & 16.50% for 2 Years	20.50%	20.33% on TDR For 1 Year 20.50% On A/c	-	
<b>Profit Payment Frequency:</b> Half yearly profit payment for saving accounts)		-	Half yearly	Half yearly	-	Half yearly	-	Half yearly	Monthly	Monthly	Monthly	-	
Example: On Rs.1000, you can earn Rs: 102.50 (Assuming Rate @ 20.50%) after six months, if the amount remains the same on given periodicity). Profit on accounts closed before June 30th and December 31st will be paid for the relevant period, at last declared rate.													
<b>Premature/ Early Encashment/Withdrawal Fee(If any Provide amount/rate)</b> Premature encashment is applicabel on TDR within 3 months of booking, profit rate will be applied as per booking rate minus 2.5%. And for pre mature encashment after three months of booking, then profit rate will be disbursed as per booking rate minus 2%. No Profit will be paid if TDR Encashed in Less than 30 Days)													

### 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 at [specify channels. - e.g. "our branches, on our website at "http://www.fwbl.com.pk"]. Please note that all bank charges are exclusive of applicable taxes.



<b>Statement of Account</b>	Annual: For accounts having closing balance less than Rs:10,000, Bank would annually dispatch free of cost Statement of Account.	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Half Yearly: For accounts having closing balance equal to or exceeding Rs:10,000/- Bank will dispatch free of cost Account Statement twice a year.	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Duplicate: On customer's demand against Flat charges of Rs:35	35	35	35	35	35	35	35	35	35	35	35	35
<b>ADC/Fund Transfer IBFT</b>	Up to Rs:25,000/- Per Month (individual or in aggregate)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Above Rs: 25,000/- Per Month	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	0.1% of the transaction amount OR Rs:200/- whichever is lower	Free	Free	0.1% of the transaction amount OR Rs:200/- whichever is lower	
	Others												
<b>Digital Banking</b>	Internet Banking subscription (one-time & annual)	Free	Free	Free	Free	Free	N/A	Free	N/A	N/A	N/A	Free	
	Mobile Banking subscription (one-time & annual)												
<b>Clearing</b>	Normal	Free	Free	Free	Free	Free	N/A	Free	N/A	Free	Free	Free	
	Intercity	300	300	300	300	300	N/A	300	N/A	300	300	300	
	Same Day depending on collecting/paying bank's arrangement for same day clearing	Charges vary depending on amount. For details SOC may be consulted.											
<b>Closure of Account</b>	Customer request, along with un-used cheque books, ATM cards.	250	Free	Free	Free	Free	N/A	Free	N/A	Free	Free	250	
	The Bank in its sole discretion may close dormant accounts having 'NIL' balance without prior notice to the customer. Apart, if a account remains dormant for a period of ten years then it will be classified as unclaimed deposit and shall be surrendered to SBP. All such accounts shall be closed by Bank.	US\$2 or equivalent in other FCY											

**You Must Know**

<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 banks' internal policies. These may include providing documents and information to verify your identity. Such 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.</p> <p><b>Cheque Bounce:</b> Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Dishonour of cheque is a criminal offence and is punishable by imprisonment up to one year or with monetary penalty or both.</p> <p><b>Safe Custody:</b> Safe custody of access tools to your account like ATM cards, 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. Please note Bank does not initiate any calls to acquire any personal information like Password / PIN related to your Account Number / ATM.</p> <p><b>Record updation:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your respective branch to update your information.</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 treated as dormant. If your account becomes dormant, you will not be able to withdraw any</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 respective branch.</p> <p><b>Closing this account:</b> In order to close your account, please contact your branch for further process along with written request and Unutilized Cheque Books / ATM Card.</p> <p align="center"><b>How can you get assistance or make a complaint?</b></p> <p>Contact Information - Head Office: S.T.S.M. Foundation Building CL/10/20/2, Beaumont Road Civil Lines, Off Dr. Ziauddin Ahmed Road Karachi – 75530 Tel : 021-35657684-9, 35212182-4 Helpline: 111-676-767</p>
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amount from your account until and unless it is activated. To reactivate your account, you must submit a reactivation request in writing to your respective branch which will be sent to Centralized Account Maintenance Department for reactivation of account. For overseas customers, All required documents should be attested from Pakistan embassy.

**If you are not satisfied with our response, you may contact :**

The Banking Mohtasib (Pakistan Secretariat)  
5th Floor, Shaheen Complex,  
M. R. Kiyani Road, Karachi  
Telephone:+9221-99211334 to 38 (5 lines)  
Email: info@bankingmohtasib.gov.pk  
Web site:www.bankingmohtasib.gov.pk

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