



اپنا بینک

# KEY FACTS STATEMENT FOR DEPOSIT PRODUCTS

Apna Microfinance Bank Limited,  
Branch,  
City.

Date \_\_\_\_\_ (DD- MM-YYYY)

**IMPORTANT:** 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 bi-annual basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars		Conventional									
Product		Current	CD Asan	CD Pension	Saving	SB Asan	SB Pension	Daily Saving Product	Apna Term Deposit	Apna Mustakil Sarmaya	Apna Pink Term Deposit
Currency		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account	To Open	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs. 25,000	Rs. 25,000	Rs. 25,000
	To Keep	Nil									
Account Maintenance Fee		Nil									
Is Profit Paid on Account		No			Yes						
Indicative Profit Rate. (%)		N/A			3%		Starting from 3.5%		Starting from 14.5%	Starting from 20%	Starting from 17%
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		N/A			Half Year		Quarterly		Monthly/ At Maturity	Monthly/ At Maturity	Monthly/ At Maturity
Provide Example: (On each Rs.1000, you can earn Rs.----- on given periodicity)		N/A			Rs. 15		Rs. 8.75		Rs. 12.08	Rs. 16.67	Rs. 14.17
Premature/ Early Encashment/ Withdrawal Fee (If any, provide amount/rate)		N/A							Prevailing PLS Saving Rates		

**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 [www.apnabank.com.pk](http://www.apnabank.com.pk). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Current	CD Asan	CD Pension	Saving	SB Asan	SB Pension	Daily Saving Product	Apna Term Deposit	Apna Mustakil Sarmaya	Apna Pink Term Deposit
Cash Transaction	Intercity	Free							N/A		
	Intra-city	Free							N/A		
	Own ATM withdrawal	Free							N/A		
	Other Bank ATM	23.44 (Per Transaction)							N/A		
SMS Alerts	ADC/Digital	Free							N/A		
	Clearing	Rs. 80/- (Per Month)							N/A		
	For other trx										
Debit Cards	Classic 3	N/A							N/A		
	Gold	N/A							N/A		
	Premium	N/A							N/A		
	PayPak	Rs. 1,200/-							N/A		
	Others	N/A							N/A		

Cheque Book	Issuance	Rs. 22/- (per Cheque)	N/A
	Stop payment	Rs. 500/-	N/A
	Loose cheque	Rs. 250/- (per Cheque)	N/A
Remittance (local)	CDR/ Pay Order	Rs. 500/- per instrument	N/A
Statement of Account	Annual	Free	N/A
	Half Yearly	Free (For Active customers maintaining balance of Rs. 10,000/- or above)	N/A
	Duplicate	Rs. 35/- (Inclusive Tax)	N/A
Funds Transfer	ADC/ Digital Channels	Upto Rs. 25,000/- = Free (Per Month), Above Rs. 25,000/-=0.1% (Maximum Rs. 200/-)	N/A
	Others	N/A	N/A
Digital Banking Subscription	Internet Banking	Free	N/A
	Mobile Banking	Free	N/A
Clearing	Normal	Free	N/A
	Intercity	Rs. 500/-	N/A
	Same Day	Rs. 500/-	N/A
Closure of Account	Customer request	Free	N/A

**\*As per prevailing Rate Sheet**

**Requirements to open an account:** 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 information may be required on a periodic basis. Please ask us for more details.

**Cheque Bounce:** Dishonoring of cheques is subject to a criminal trial in Pakistan U/S 489-F of Criminal Procedure Court. Accordingly, you should be writing cheques with utmost prudence.

**Safe Custody:** 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. AMBL never initiates acquiring customers' information by calling them. If you receive any of such calls please do not share your personal information with the caller; as it would definitely be a scam call.

**Record Update:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your branch to update your information.

**What happens if you do not use this account for a long period?**

If no customer initiated transaction or activity (including login through digital channels) is performed for 12 months, it will be treated as dormant. To reactivate such account, you must visit your branch with your original CNIC.

**T&C of Charges:** (1) Any out of packet expenses will be recovered for all banking services not covered in the schedule of charges. (2) All Govt. levies & taxes will be applicable as per law. (3) Profit Rates wherever mentioned are subject to change, without prior intimation to customers. (4) Service Charges mentioned herein may change upon bi-annual revision of schedule of charges. It is responsibility of the customers to confirm the charges before making any banking transaction/ operation.

**Closing this account:** In order to close your account, please visit your branch with written request, original CNIC, chequebook and Debit Card.

**TO GET ASSISTANCE AND MAKE A COMPLAINT:**

**Address:** Apna Microfinance Bank Ltd. Complaint Management Unit, 23/A, Sundar Das Road, Lahore.

**Helpline:** +92 (42) 111-771-772 **WhatsApp:** +92 (311) 4999168 **Email:** complaints@apnabank.com.pk

IF YOU ARE NOT SATISFIED WITH OUR RESPONSE, YOU MAY CONTACT:

[cpd.helpdesk@sbp.org.pk](mailto:cpd.helpdesk@sbp.org.pk) **Phone:** +92(21) 111-727-273

*(Portion to be used for the post-shopping stage)*

**I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT**

<b>Customer Name:</b>		<b>Date:</b>	
<b>Product Chosen:</b>			
<b>Mandate of account:</b>	Single/Joint/Either or Survivor		
<b>Address</b>			
<b>Contact No.:</b>	<b>Mobile No.:</b>	<b>Email Address:</b>	
<b>Customer Signature</b>		<b>OM/ BM Signature:</b>	