

KEY FACT STATEMENT FOR APNA PAISA APNA MUNAFA SCHEME

The Punjab Provincial Cooperative Bank Ltd. Branch _____ City _____	Date: _____ 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.
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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	Conventional	Apna Paisa Apna Munafa Scheme
Currency	PKR	
Minimum Balance for Account <small>(If any, provide the amount)</small>	To open	Rs.1000/-
	To keep	No Avg. Balance Requirement
Account Maintenance Fee <small>(If any, provide the amount)</small>	0	
Is Profit Paid on account <small>(Yes/No) (subject to the applicable tax rate)</small>	Yes	
	20.50%	03 Month
	20.55%	06 Months
	20.60%	12 Months
	20.65%	18 Months
	20.70%	24 Months
Profit Payment Frequency <small>(Daily, Monthly, Quarterly, Half yearly and yearly)</small>	Half Yearly	
Provide example: <small>(On each Rs.1000, you can earn Rs.--- on given periodicity)</small>	72.50, 72.55, 73.00, 73.25, 73.50, 73.75	
Premature/Early Encashment/Withdrawal Fee <small>(If any, provide amount/rate)</small>	0.00%	

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 "our branches on our website at "https://www.ppcbl.com.pk". Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional	
		Apna Paisa Apna Munafa Scheme	
Cash Transactions	Inter City	Cash Deposit : 0.2% (Min. Rs.300/-) Cash Withdrawal: 0.2% (Min. Rs.300/-)	
	Intra -City	No Charges	
	Own ATM withdrawal	0	
	Other Bank ATM	Rs.15/- excluding FED or as applicable.	
SMS Alerts	ADC/Digital	Not Available	
	Clearing	Not Available	
	For other transactions	Not Available	
Debit Cards	Basic Card	Annual Fees: Rs.500/- Card Replacement Fees: Rs.300/-	
	Issuance	Rs.15/- per leaf will be charged.	
Cheque Book	Stop Payment	Rs.200/- per request	
	Loose Cheque	Not Available	

Services	Modes	Conventional	
		Apna Paisa Apna Munafa Scheme	
Remittance (Local)	Banker Cheque / Pay Order	Issued by Debit to Account: 0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available	
Remittance (Foreign)	Foreign Demand Draft	Not Available	
	Wire Transfer	Not Available	
Statement of Account	Annual	0	
	Half Yearly	0	
	Duplicate	Rs.30.17	
Fund Transfer	ADC/Digital Channels	ATM: PPCBL to PPCBL: Rs.50/- per transaction	
		IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/- From Rs.10,000/- to Rs.250,000/- = Rs.50/- Rs.250,000/- Onwards = Rs.100/-	
Digital Banking	Internet Banking Subscription (onetime & annual)	Not available	
	Mobile Banking Subscription (one-time & annual)	Not available	
Clearing	Normal	0	
	Intercity	Rs.100/- per instrument	
	Same Day	Rs.500/- per instrument	
Closure of Account	Customer request	0	

You Must Know

<p>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.</p>	<p>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 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 nearest branch.</p>
<p>Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.</p>	<p>Closing this account: In order to close your account please send/give your request in writing to the concerned branch along with unutilized cheques and cancel standing instructions, if any.</p>
<p>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. PPCBL do not initiate calls to acquire any information.</p>	<p>How can you get assistance or make a complaint? Contact Information: The Punjab Provincial Cooperative Bank Ltd. Complaint Cell, 5-Bank Square, The Mall, Lahore. Tel: 042-99211432-36; Ext: 222 Email: Website: www.ppcbl.com.pk</p>
<p>Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact to our nearest branch to update your information.</p>	<p>If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan 5th floor, Shaheen Complex, M. R. Kiyani Road, Karachi. (+92 21) 99217334-38 (5 lines) Fax (+92 21) 99217375 Email: info@bankingmohtasib.gov.pk</p>
<p>What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, certain transactions such as debit transactions and withdrawals shall not be allowed until the account is activated on customer's request. All those accounts may be closed which are dormant since one year with zero balance. To activate your account you must request your concerned branch. Overseas customers may also send their request using Banks procedure for dormancy activation.</p>	

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

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name: _____	Date: _____
Product Chosen: _____	
Mandate of account: Single/Joint/Either or Survivor	
Address : _____	
Contact No.: _____	Mobile No.: _____
Customer Signature: _____	Email Address: _____
	Signature Verified: _____