

Mobilink Microfinance Bank Head Office, F-8 Markaz, Islamabad

Date 08-Sep-25

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Undu. 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 & Sallent Features:

This information is accurate as of the date above. Services, fees and mark up rates may change on Monthly/Quartery/ half yearly basis. For updated eschanges, you may with MMRL website or with MMRL branches.

fees/charges, you may visit MMBL website or visit MMBL branches. Particulars		Core Banking								
		Current Accounts								
		Assan Current Account	Sahulat Current Account	Bint-e-Hawa Current Account	Business Plus Account	Assan Digital Account	Bint e Hawa Asaan Digital Account	Asaan Digital Remittance Account	Digital Current Account	Freelancer Digital Account
Currency (PKR, US, EUR, etc.)		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account (To open) Minimum Balance for Account (To keep)	To open	N/A	100	100	100	N/A	N/A	N/A	N/A	N/A
	To keep	N/A	N/A	N/A	Minimum Balanace Avg 25,000/-	N/A	N/A	N/A	N/A	N/A
Account Maintenance Fee (if any, provide the amount) Is Profit Paid on account Subject to the applicable tax rate		N/A No	N/A No	N/A No	N/A No	N/A No	N/A No	N/A No	N/A No	N/A No
Indicative Profit Rate. (%) Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Provide example: (On each Rx1010, you can earn Rx on given periodicity)		N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Provide example: (On each Rs.1000, you can earn Rs on given periodicity): Note: Profit Amoust is including WHT and Tax will be deducted as one FilterNon-Filter Status) Premature: Early										
Encashment/Withdrawal Fee (If any, provide amount/rate)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nervice Charges MMOGETANY, This is a list of the main service charges for these account. It does not include all charges, You can find a full list of Branch & Branchlees banking charges & Branches, on MMIL reduck at https://www.mahlishabank.com./. & JazaCan between & JazeCan between & JazaCan between & JazaCan between & JazaCan betwee										
Services	Modes				Convention	al Banking				
services	Modes	Assan Current Account	Sahulat Current Account	Bint-e-Hawa Current Account	Business Plus Account	Assan Digital Account	Bint e Hawa Asaan Digital Account	Asaan Digital Remittance Account	Digital Current Account	Freelancer Digital Account
Cash Transaction - Intercity Cash Transaction - Intra-city	Intercity Intra-city	0	0	0	0	0	0	0	0	0
Cash Transaction - Own ATM withdrawal	Own ATM withdrawal	0	0	0	0	0	0	0	0	0
Cash Transaction - Other Bank ATM	Other Bank ATM	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	if customer maintain 25000/- Average monthly Balnce in account will avail free services on MNET/ILINK ATM withdrawals	35/- 1 LINK Fee				
SMS Alerts - ADC/Digital SMS Alerts - Clearing	ADC/Digital Clearing	0	0	0	0	0	0	0	0	0
SMS Alerts - For other transactions	For other transactions	0	0	0	0 First ATM card is free for	0	0	0	0	0
Debit Cards - Paypak Debit Classic	Paypak Debit Classic	900/- Plus FED	900/- Plus FED	N/A	customer maintaining average balance of 25000/- monthly	900/- Plus FED	N/A	900/- Plus FED	900/- Plus FED	900/- Plus FED
Debit Cards - Paypak Debit Gold	Paypak Debit Gold	1150/- Plus FED	1150/- Plus FED	N/A	First ATM card is free for customer maintaining average balance of 25000/- monthly	1150/- Plus FED	N/A	1150/- Plus FED	1150/- Plus FED	1150/- Plus FED
Debit Cards - PayPak Bint-e-Hawa Debit	PayPak Bint-e-Hawa Debit	N/A	N/A	1st ATM card Free After 1st ATM card charges PKR 1150/ Plus FED	N/A	N/A	1st ATM card Free After 1st ATM card Re- issuance charges PKR 1150/ Plus FED	N/A	N/A	N/A
Debit Cards - Master Card Branchless Banking Issuance and Renewal Debit Cards - Master Card Branchless Banking Annual Charges	Master Card Branchless Banking Master Card Branchless Banking Paypak Debit Card-Branchless Banking	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Debit Cards -Paypak Debit Card- Branchless Banking Issuance and Renewal Debit Cards -Paypak Debit Card- Branchless Banking Annual Charges	Paypak Debit Card- Branchless Banking Paypak Debit Card- Branchless Banking	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Balance Enguiry on I-LINK ATM Cheque Book - Issuance	Sossance	Rs. 25/-per leaf plus FED	Rs. 25/-per leaf plus FED	Ist Cheque Book Free After Ist Cheque Book Rs. 25/- plus FED per leaf	1st Cheque Book Free on avg balance of Rs 25000/-After 1st Cheque Book Rs. 25/- plus FED per leaf	Rs. 25/-plus F.E.D per leaf	Rs. 25/-plus F.E.D per leaf	Rs. 25/-plus F.E.D per leaf	Rs. 25/-plus F.E.D per leaf	Rs. 25/-plus F.E.D per leaf
	Stop payment	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED	100/-Plus FED for single checque & for Multiple checues charges 200/-Plus FED
Cheque Book - Loose cheque Remittance (Local) - Banker Cheque / Pay Order Issuance	Loose cheque Banker Cheque / Pay Order Issuance	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED	N/A 200/Plus FED
Remittance (Local) - Banker Cheque / Pay Order Cancellation Charges Remittance (Local) - Duplicate Bankers Checque issuance charges	Banker Cheque / Pay Order Cancellation Charges Duplicate Bankers Checque issuance charges	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED	100/Plus FED
Remittance (Local) - Duplicate Bankers Checque issuance charges Call Deposit Receipt	Duplicate Bankers Checque issuance charges Issuance	150/Plus FED 150/-Plus FED	150/Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED	150/Plus FED 150/-Plus FED
Call Deposit Receipt	Cancelation	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED
Call Deposit Receipt	Duplicate	150/-Plus FED	150/-Plus FED	150/-Pius FED	150/-Plus FED	150/-Plus FED	150/-Plus FED	150/-Plus FED	150/-Plus FED	150/-Plus FED
Remittance Foreign - Foreign Demand Draft	Foreign Demand Draft	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Remittance Foreign - Wire Transfer	Wire Transfer	N/A	N/A	N/A						
Statement of Account - Annual	Annual Half Yearly	0	0	0	0	0	0	0	0	0
Statement of Account - Half Yearly Statement of Account - On Demand	Half Yearly On Demand	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED	0 35/- Plus FED
Account/Relation/Balance Certificate	On Demand	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED	100/- Plus FED
Fund Transfer - ADC/Digital Channels Fund Transfer - Others	ADC/Digital Channels Others	0	0	0	0	0	0	0	0	0
Digital Banking - Internet Banking subscription (one-time & annual)	Internet Banking subscription (one- time & annual)	0	0	0	0	0	0	0	0	0
Digital Banking - Mobile Banking subscription (one-time & annual)	Mobile Banking subscription (one- time & annual)	0	0	0	0	0	0	0	0	0
Clearing - Normal Clearing Clearing - Intercity Clearing	Normal Clearing Intercity Clearing	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED	0 200/- Plus FED
Clearing - Same Day Clearing Closure of Account - Customer Request	Same Day Clearing minimum amount 100,000 & above Customer Request	300/- Plus FED 0	300/- Plus FED 0	300/- Plus FED 0	300/= Plus FED 0	300/« Plus FED	300/= Plus FED 0	300/- Plus FED	300/- Plus FED 0	300/- Plus FED
		1		1	L					1

Requirements to open as a recent. To open the account you will need to senishy more administration requirements any present the open as a recent. To open the account you will need to senish your sections, and the viring chapter with the recent pulses. These may be industry such as for more details. Use a few of a recent your second like APM cards, PNAC Chapter, Substitution (PNAC Chapter) (PNAC

reactivate your Branchless Banking account, customer will follow the below process:
Lustomer need to visit any nearest Retuiker/Franchisee/Business Center/MMBL Branch for activation of account.
listher Biometric will be performed and account will be marked active.

to be used for the post-shopping stage)

Customer Name: Date:

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



IMPORTANT: Rend this document carefully if you are considering opening a new account. It is available in English and Urds. You may also use this document to compute different accounts offered by other banks. You have the right to

Account Type & Saliest Futures:
This information is accurate as of the date above, Services, free and mark up rates may change on MonthlyQuenney/half yearly basis. For updated

Bint-e-Hawa Saving Account Asan Digital Saving Account PER PKR 100 PKR PER PER NA NA NA NA N/A co N/A
Yes You
10:79% 9.32%
Monthly Monthly
N/A
N/A
N/A Yes 5.00% Monthly Yes 9.50% Monthly You 11.00% Monthly NA N/A NA Service Charges

IMPORTANT: This is a list of the main service charges for those account, it does a
lactude all charges. You can find a full list of Branch & Branchless banking charg ## Braches, on MMBL website at https://www.mobilinkhank.com/. & Jant'ash website https://www.jancash.com.pk/coc/. Please note that all bank charges are

Services	Modes					
		Assan Saving		Dint-e-Hawa Saving	Munafa Izafa Account	Asan Digital Saving
		Account	Bachat Account	Account	MIGHINIA MANA PALLOSINI	Account
Cash Transaction - Intercity		0		0		
Cash transaction - Interesty Cash Transaction - Interestry	Intercity	0		0	0	0
Cash Transaction - Mitra-city	Military					
Cash Transaction - Own ATM withdrawal	Own ATM withdrawal					
	WENCHAR	_	-	-	-	-
Cash Transaction - Other Bank ATM	Other Bank ATM	35-1 LINK Fee	35'- 1 LINK Fee	35-1 LINK Fee	35'- I LINK Fee	35'- 1 LINK Fee
SMS Alerte - ADC/Diokal	ADCTEgital	0		0	0	0
SMS Norte - Clearine	Clearing			0	0	0
SMS Alerts - For other transactions	For other transactions			0	0	0
					First ATM card is free for	
Dobit Cards - Paypak Dobit Classic	Paypak Debit Classic	900 Phy 1770	900 - Phy 1170	N/A	customer with initial	NA
					deposit of amount	
					100.000/-	
Reserval of Debit Cards - Paypak Debit Classic	Paypak Dehit Classic	900 - Plus PED	900 - Plus FED	N/A	900 - Plus FED	NA
					First ATM card is free for	
			1		First ATM card is free for	
Dobit Cards - Paypak Dobit Gold	Paypak Dehit Gold	1150:- Plus FED	1150'- Plus FED	N/A	deposit of amount	1150:- Plus FED
		1	l		deposit of amount 100,000:-	
					100.000-	
Reserval of Debit Cards - Paypak Debit Gold	Paypak Dehit Gold	1150:- Plus FED	1150'- Plus FED	N/A	1150/- Plax FED	1150:- Plus FED
				1st ATM card Free After 1st ATM card Re-		
Dobit Cards - PayPak Bint-e-Hawa Dobit	PayPak Bint-e-Hawa Debit	N/A	N/A	After 1st ATM card Re- issuance charges PKR	N/A	N/A
				1150 Plus PED		
Renewal of Debit Cards - PayPak Bint-o-Hawa Debit	PayPak Bint-e-Hawa Debit	N/A	N/A	1150/-Plus PED	N/A	N/A
Debit Cards - Master Card Branchless Banking Josephor and Renewal	Master Carl Branchica Banking	N/A	N/A	N/A	N/A	N/A
Dibit Cards - Master Card Branchless Banking Jonated Garces Dibit Cards - Master Card Branchless Banking Annual Charces	Master Card Branchless Banking	N/A	N/A	N/A	N/A	NA NA
Debit Cards - Paypak Debit Card-Branchess Banking Annual Charces Debit Cards - Paypak Debit Card-Branchess Banking Issuance and Renewal	Paypak Debit Card-Branchless Banking	N/A	NA NA	N/A	N/A	N/A
Debit Cards -Pavnak Debit Card- Branchless Banking Annual Charces	Paypak Debit Card-Branchless Banking	N/A	N/A	N/A	N/A	N/A
Balance Energies on I-LINKAIM				La Chomo Book Fore		
Balance Enesity on I-LINKATM		By Minerles		Let Cheque Book Free		
Balance Encuire on I-LINK ATM Choque Book - Issuance	lessance .	Rs. 25/-per leaf	Rs. 25/-per leaf plus PED	After 1st Cheque Book	Rs. 25-per leaf plus FED	Rs. 25'-per leaf plus FEED
Balance Enesity on I-LINKATM	Issuance	Rs. 25/per leaf plus FED	Rs. 25/-per leaf plus PED	1st Cheque Book Free After 1st Cheque Book Rs. 25:- plus F.E.D per leaf	Rs. 25'-per leaf plus FED	Rs. 25-per leaf plus FED
Balance Enesity on I-LINKATM	Instance .	plus FED	Rs. 25: per leaf plus FED	After 1st Chaque Book Rs. 25'- plus F.E.D per	Rs. 25'-per leaf plus FED	Rs. 25-per leaf plus FED
Balance Enesity on I-LINKATM	Bessance	plus FED	190-Plus FED for sinds	After 1st Chaque Book Rs. 25- plus F.E.D per leaf	100-Plus FED for single	100-Plus FED for single
Balance Enesity on I-LINKATM		plus FED 100-Plus FED for single checone	100-Plus FED for single checone & for Multiple	After 1st Chaque Book Rs. 25- plus F.E.D per leaf 100-Plus FED for single checase & for Multiple	100-Plus FED for single checase & for Multiple	1001-Plus FED for single checase & for Multiple
Balance Enesity on I-LINKATM	Воливия Stop разрамя	plus FED 100/-Plus FED for single checque & for Multiple	190-Plus FED for sinds	After 1st Chaque Book Rs. 25- plus F.E.D per leaf	100-Plus FED for single	100-Plus FED for single
Balance Enesity on I-LINKATM		plus FED 100-Plus FED for single checque & for Multiple checques charges	100-Plus FED for single checone & for Multiple	After 1st Chaque Book Rs. 25- plus F.E.D per leaf 100-Plus FED for single checase & for Multiple	100-Plus FED for single checase & for Multiple	1001-Plus FED for single checase & for Multiple
Relates Essect von 1-UNK ATM Chappe Bank - Instance	Sup реуменя	plus FED 100-Plus FED for single checque & for Multiple checques charges 200-Plus FED	1001-Plus FED for single checope & for Multiple checopes charges 2001-Plus FED	After 1st Chaque Book Rs. 25°- plan F.E.D per leaf 100°-Plan FED for single checape & for Multiple checapes charges 200°- Plan FED	100-Plus FED for single checque & for Multiple checques charges 200- Plus FED	100/-Plus FED for single checque & for Multiple checques charges 200/- Plus FED
Relates Enterior to LENK-STM Chapter Bank - Incanese Book Incanese Book Incanese Lender - Resher Chapter - Per Chelor Sustates	Stop payment Banker Chemic Phr Order Instance	plus FED 100-Plus FED for single checque & for Multiple checques charges 200-Plus FED 200-Plus FED	1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 200-Plus FED	After 1st Chaque Book Rs. 25°- plus F.E.D per leaf 100°-Plus FED for single checque & for Multiple checque charges 200°- Plus FED 200 Plus FED	100-Plus FED for single checque dt for Multiple checques charges 200- Plus FED 200-Plus FED	100-Plus FED for single checque dt for Multiple checques charges 200- Plus FED 200-Plus FED
Relates Essect von 1-UNK ATM Chappe Bank - Instance	Sup реуменя	plus FED 100-Plus FED for single checque & for Multiple checques charges 200-Plus FED	1001-Plus FED for single checope & for Multiple checopes charges 2001-Plus FED	After 1st Chaque Book Rs. 25°- plan F.E.D per leaf 100°-Plan FED for single checape & for Multiple checapes charges 200°- Plan FED	100-Plus FED for single checque & for Multiple checques charges 200- Plus FED	100/-Plus FED for single checque & for Multiple checques charges 200/- Plus FED
Related Reservors IARNATM Chope Back - Instance Back State of the Control of the	Stop pagnets Barlan Chemi Par Order Internet Barlan Chemi Par Order Learnete Barlan Chemi Par Order Canonfarine Charges	plus FED 1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 2001-Plus FED 1001-Plus FED	1900-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 200-Plus FED 190-Plus FED	After 1st Chaque Book Rs. 251- plus F.E.D per leaf 100-Plus FED for single checques the for Multiple checques charges 200- Plus FED 200-Plus FED 100-Plus FED	100-Plus FED for single checape & for Multiple checapes charges 200- Plas FED 200-Plus FED 100-Plus FED	100-Plus FED for single checape & for Multiple checapes charges 200- Plus FED 200-Plus FED 100-Plus FED
Relates Enterior to LENK-STM Chapter Bank - Incanese Book Incanese Book Incanese Lender - Resher Chapter - Per Chelor Sustates	Stop payment Banker Chemic Phr Order Instance	plus FED 100-Plus FED for single checque & for Multiple checques charges 200-Plus FED 200-Plus FED	1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 200-Plus FED	After 1st Chaque Book Rs. 25°- plus F.E.D per leaf 100°-Plus FED for single checque & for Multiple checque charges 200°- Plus FED 200 Plus FED	100-Plus FED for single checque dt for Multiple checques charges 200- Plus FED 200-Plus FED	100-Plus FED for single checque dt for Multiple checques charges 200- Plus FED 200-Plus FED
States General Life XVII. Chap Back Instance Chap Back Instance Chapter Chapt In Section 1 Pr. Only Instance Chapter Chapt Instance Ins	Soop payment Banker Chean 'Per Cricks Insugers Banker Chean 'Per Cricks Insugers Banker Chean 'Per Cricks Insugers Deplicate Bankers Cheape Deplicate Bankers Cheape	plus FED 1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 2001-Plus FED 1501-Plus FED	1003-Plus FED for single checope & for Multiple checopes changes 200-Plus FED 200-Plus FED 100-Plus FED 150-Plus FED	After Int Chappe Book Re. 25% plan F.E.D per lead of the FED for single cheepes & for Multiple cheepes & FED 100 FED 100 FED 100 FED 1100	100-Pas FED for single cheeper & for Multiple cheepers charges 200- Ples FED 200-Ples FED 150-Ples FED	1001-Plus FED for single cheeper & for Multiple cheepers charges 2001- Plas FED 200-Plus FED 150-Plus FED 150-Plus FED
Related Reservors IARNATM Chope Back - Instance Back State of the Control of the	Stop pagnets Barlan Chemi Par Order Internet Barlan Chemi Par Order Learnete Barlan Chemi Par Order Canonfarine Charges	plus FED 1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 2001-Plus FED 1001-Plus FED	1900-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 200-Plus FED 190-Plus FED	After 1st Chaque Book Rs. 251- plus F.E.D per leaf 100-Plus FED for single checques the for Multiple checques charges 200- Plus FED 200-Plus FED 100-Plus FED	100-Plus FED for single checape & for Multiple checapes charges 200- Plas FED 200-Plus FED 100-Plus FED	100-Plus FED for single checape & for Multiple checapes charges 200- Plus FED 200-Plus FED 100-Plus FED
Salama Garder and ASSA SM. Chage Bank - Instance Mentioner Gardet - Reading Cheese Fro. Other Inspans Salamines Gardet - Reading Cheese Fro. Other Inspans Salamines Gardet - Reading Cheese Fro. Other Consolidate Salama Salamines Gardet - Salama Fro. Other Consolidate Salama Salam	Stop payment Blader Clear TPer Order Immerce Blader Clear TPer Order Immerce Depleted Chapter Per Order Immerce Chapter Depleted Bunders Chapter Immerce chapter Immers	plas FED 100-Plas FED 100-Plas FED for single checope & for Multiple checopes changes 200-Plas FED 200-Plas FED 150-Plas FED 150-plas FED	1901-Plus FED for single checape & for Multiple checapes checapes Co-Plus FED 2007-Ins FED 1507-Plus FED 1507-Plus FED 1507-Plus FED	After Ist Chappe Book Re. 25° plan F.E.D per Son FED for single cheepes & for Multiple cheepes & for Multiple cheepes sharper 2001- Plan FED 200 Plan FED 150° Plan FED 150° Plan FED 150° Plan FED	100-Pins FED for single cheeper & for Multiple cheeper & for Multiple Pins FED 200 Pins FED 150 Pins FED 150 Pins FED	106:-Pas FED for single cheeper & for Multiple cheeper 206:- Plas FED 200 Plas FED 150 Plas FED 150 Plas FED 150 Plas FED
States General Life XVII. Chap Back Instance Chap Back Instance Chapter Chapt In Section 1 Pr. Only Instance Chapter Chapt Instance Ins	Soop payment Banker Chean 'Per Cricks Insugers Banker Chean 'Per Cricks Insugers Banker Chean 'Per Cricks Insugers Deplicate Bankers Cheape Deplicate Bankers Cheape	plus FED 1001-Plus FED for single checque & for Multiple checques charges 2001-Plus FED 2001-Plus FED 1501-Plus FED	1003-Plus FED for single checope & for Multiple checopes changes 200-Plus FED 200-Plus FED 100-Plus FED 150-Plus FED	After Int Chappe Book Re. 25% plan F.E.D per lead of the FED for single cheepes & for Multiple cheepes & FED 100 FED 100 FED 100 FED 1100	100-Pas FED for single cheeper & for Multiple cheepers charges 200- Ples FED 200-Ples FED 150-Ples FED	1001-Plus FED for single cheeper & for Multiple cheepers charges 2001- Plas FED 200-Plus FED 150-Plus FED 150-Plus FED
Salama Garder and ASSA SM. Chage Bank - Instance Mentioner Gardet - Reading Cheese Fro. Other Inspans Salamines Gardet - Reading Cheese Fro. Other Inspans Salamines Gardet - Reading Cheese Fro. Other Consolidate Salama Salamines Gardet - Salama Fro. Other Consolidate Salama Salam	Stop payment Blader Clear TPer Order Immerce Blader Clear TPer Order Immerce Depleted Chapter Per Order Immerce Chapter Depleted Bunders Chapter Immerce chapter Immers	ples FED 100-Plus FED for single checque & for Multiple theopars charges 200-Plus FED 200-Plus FED 150-Plus FED 150-Plus FED 150-Plus FED 150-Plus FED	590-Plus FID for single checape & for Multiple checapes checape 200-Plus FID 200-Plus FID 150-Plus FID 150-Plus FID 150-Plus FID 100-Plus FID	After Inf Chapter Block Re. 25: - plan FLD per leaf 1000-Plan FED Set single checages & fire Multiple checages charges 2001- Plan FED 2000-Plan FED 1500-Plan FED 1500-Plan FED 1501-plan FED 1001-plan FED 1001-plan FED	100-Pios FED for single checque & for Multiple checque & for Multiple checque STED 200 Pios FED 100 Pios FED 150 Pios FED 150 Pios FED 150 Pios FED	100:-Pass FED for single cheeper & for Multiple cheeper & FED Multiple cheeper STED 200 Pass FED 100 Pass FED 150 Pass FED 150 Pass FED 150 Pass FED 150 Pass FED
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To reactivate your Branchlers Basiling account, customer will follow the below process:

• Canonium road to visit any narrow Ratalier/Franchloro-Biosines Contro/Mills. Branch for activation of account.

• His her Biometric will be performed and account will be marked active.

(Postion to be used for the post-shapping stage)	
I ACKNOWLEDGE RECEIVE	AND UNDERSTAND THIS KEY FACT STATEMENT
Customer Name:	
Product Chosen:	
Mandate of account:	Single / Joint / Either or Survivor
Address	
Contact No.:	
Customer Signature	



Key Fact Statement for Deposit Accounts

Mobilink Microfinance Bank Limited Head Office, F-8 Markaz, Islamabad

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

Account Types & Salient Features:
This information is accurate as of the date above. Services, fees and mark up rates may change on Monthly/Quartery/half yearly basis. For updated fees/charges, you may visit MMBL website or visit MMBL branches.

fees/charges, you may visit MMBL website or visit MMBL branches.					
Particulars					
			Term	Deposits	
		Mahana Munafa Term Deposit	Mustaqbil Term Deposit	Mera Tahafuz Term Deposit (Monthly)	Mera Tahafuz Term Deposit (Maturity)
Currency (PKR, US, EUR, etc.)		PKR	PKR	PKR	PKR
Minimum Balance for Account (To open)	То ореп	N/A	N/A	N/A	N/A
Minimum Balance for Account (To keep)	То кеер	5000/-	5000/-	5000/-	5000/-
Account Maintenance Fee (if any, provide the amount)		N/A	N/A	N/A	N/A
Is Profit Paid on account Subject to the applicable tax rate		Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		03 Months @ 9.50% 06 Month @ 9.25% 12 Months @ 9.00% 24 Months and above @ 7.00%	01 Months @ 10.50% 03 Month @ 10.00% 06 Months @ 9.50% 12 Months @ 9.00% 24 Months and above @ 7.00%	12 Months @ 9.90% 24 Months @ 7.50% 36 Months @ 7.50%	12 Months @ 10.00% 24 Months @ 8.00% 36 Months @ 8.00%
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Maturity	Monthly	Maturity
Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)		Rate of Previous Tenure completed	Rate of Previous Tenure completed	Rate of Previous Tenure completed	Rate of Previous Tenure completed
Service Charges IMPORTANT: This is a list of the main service charges for these account. It does not include all charges. You can find a full list of Branch & Branchless banking charges @ Braches, on MMBL website at https://www.mbilinkbank.com/. & JazzCash website https://www.gazzash.com.pk/soc/. Please note that all bank charges are exclusive of applicable taxes.					
Services	Modes				
		Mahana Munafa Term Deposit	Mustaqbil Term Deposit	Mera Tahafuz Term Deposit (Monthly)	Mera Tahafuz Term Deposit (Maturity)
Cash Transaction - Intercity Cash Transaction - Intra-city	Intercity Intra-city	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Cash Transaction - Own ATM withdrawal	Own ATM withdrawal	N/A	N/A	N/A	N/A
Cash Transaction - Other Bank ATM	Other Bank ATM	N/A	N/A	N/A	N/A
SMS Alerts - ADC/Digital SMS Alerts - Clearing	ADC/Digital Clearing	N/A N/A	N/A N/A	N/A N/A	N/A N/A
SMS Alerts - Clearing SMS Alerts - For other transactions	For other transactions	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Debit Cards - Paypak Debit Classic	Paypak Debit Classic	N/A	N/A	N/A	N/A
Renewal of Debit Cards - Paypak Debit Classic	Paypak Debit Classic	N/A	N/A	N/A	N/A
Debit Cards - Paypak Debit Gold	Paypak Debit Gold	N/A	N/A	N/A	N/A
Renewal of Debit Cards - Paypak Debit Gold	Paypak Debit Gold	N/A	N/A	N/A	N/A
Debit Cards - PayPak Bint-e-Hawa Debit	PayPak Bint-e-Hawa Debit	N/A	N/A	N/A	N/A
Renewal of Debit Cards - PayPak Bint-e-Hawa Debit	PayPak Bint-e-Hawa Debit	N/A	N/A	N/A	N/A
Debit Cards - Master Card Branchless Banking Issuance and Renewal	Master Card Branchless Banking	N/A	N/A	N/A	N/A
Debit Cards - Master Card Branchless Banking Annual Charges	Master Card Branchless Banking Paypak Debit Card- Branchless Banking	N/A	N/A	N/A	N/A
Debit Cards -Paypak Debit Card- Branchless Banking Issuance and Renewal Debit Cards -Paypak Debit Card- Branchless Banking Annual Charges	Paypak Debit Card- Branchless Banking Paypak Debit Card- Branchless Banking	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Balance Enguiry on 1-LINK ATM	VI	18/A	:N/A	:N/A	rv/A
Cheque Book - Issuance	Issuance Stop payment	N/A	N/A	N/A	N/A
Cheque Book - Loose cheque	Stop payment Loose cheque	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Remittance (Local) - Banker Cheque / Pay Order Issuance	Banker Cheque / Pay Order Issuance	N/A	N/A	N/A	N/A
Remittance (Local) - Banker Cheque / Pay Order Cancellation Charges	Banker Cheque / Pay Order Cancellation Charges	N/A	N/A	N/A	N/A
Remittance (Local) - Duplicate Bankers Checque issuance charges	Duplicate Bankers Checque issuance charges	N/A	N/A	N/A	N/A
Remittance Foreign - Foreign Demand Draft	Foreign Demand Draft	N/A	N/A	N/A	N/A
Remittance Foreign - Wire Transfer	Wire Transfer	N/A	N/A	N/A	N/A
Statement of Account - Annual	Annual	N/A	N/A	N/A	N/A
Statement of Account - Half Yearly	Half Yearly	N/A	N/A	N/A	N/A
Statement of Account - Duplicate	Duplicate ADOD: 11 ICL 1	N/A	N/A	N/A	N/A
Fund Transfer - ADC/Digital Channels Fund Transfer - Others	ADC/Digital Channels Others	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Digital Banking - Internet Banking subscription (one-time & annual)	Internet Banking subscription (one- time & annual)	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Digital Banking - Mobile Banking subscription (one-time & annual)	Mobile Banking subscription (one- time & annual)	N/A	N/A	N/A	N/A
Clearing - Normal Clearing	Normal Clearing	N/A	N/A	N/A	N/A
Clearing - Intercity Clearing Clearing - Same Day Clearing	Intercity Clearing Same Day Clearing	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Comming - Small Day Clearing		13/24	13/A	11/A	11/74

Closure of Account - Customer Request	Customer Request	N/A	N/A	N/A	N/A
	You Must Know			·	

Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan Accordingly, you should be writing cheques with utmost prudence. section 489-F of the Pakistan Penal Code, 1860.

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, as banks do not initiate calls to acquire any information. Record updation: Always keep prelifiser/cords updated with the bank to avoid missing any significant communication. You can contact! visit MMBL branch to update your information.

What happens if you do not use this account for a long period? If your account remains inoperative for 12 months (One year) or if customer desnt perform a transaction for last one (1) year, it will be treated as dormant

To re-activate your Branch Banking account, customer will follow the below process:

Customer can activite his/her dormant account by using following channels:

1. Dots App

2. Internet Banking

3. By visiting MMBL branch

4 By Callinoc Gall Centre both line, 6\frac{1}{11.11.962.962}

3. By visiting MMBL branch
4. By Calling Call Centre help line 951-111-962-962
Porces to activate the branch banking dormant account via Branch:

□ tostomer can activate the branch banking dormant account via Branch:
□ tostomer can activate the account by visiting the branch & peform the BVS on BVS portal.
□ In case of BVS not working customer can activate the account by request manually.
□ Branch officer will receive account activation application form from customer on bank's standard format along with original CNIC.
□ And copy of the CNIC is also obtained (marked "original seen") before processing the request.
□ After completion of account activation request branch officer send to Centralized Operations activate the account confirm to branch via camin.
□ Customer will be requested to initiate a cash transaction into his/her account.

To reactivate your Branchless Banking account, customer will follow the below process:

- Customer need to visit any nearest Retailer/Franchisee Business Center/MMBL Branch for activation of account.

- His her Biometric will be performed and account will be marked active.

(Portion to be used for the post-shopping stage)	
I ACKNOWLEDGE RECEIVING	AND UNDERSTAND THIS KEY FACT STATEMENT
Customer Name:	
Product Chosen:	
Mandate of account:	Single / Joint / Either or Survivor
Address	
Contact No.:	
Customer Signature	