



Key Fact Statement for Deposit Accounts		
Mobilink Microfinance Bank Limited 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 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 Monthly/Quarterly/half yearly basis. For updated 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 Assan Digital Account	Assan Digital Remittance Account	Digital Current Account	Freelancer Digital Account	
Currency (PKR, IN, EUR, etc.)	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	
Is Profit Paid on account <i>Subject to the applicable tax rate</i>	N/A	N/A	100	100	N/A	N/A	N/A	N/A	N/A	
Minimum Balance for Account (To open)	N/A	N/A	N/A	Minimum Balance Avg 25,000/-	N/A	N/A	N/A	N/A	N/A	
Minimum Balance for Account (To keep)	N/A	N/A	N/A							
Account Maintenance Fee (If any, provide the amount)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Is Profit Paid on account <i>Subject to the applicable tax rate</i>	No	No	No	No	No	No	No	No	No	
Indicative Profit Rate (%)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	
Provide example: (On each Rs.1000, you can earn Rs. on given period(s)): Note: Profit amount includes MDT and Tax which is added to your Pay/Net Pay Sheet	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	
Service Charges IMPORTANT: This is a list of the main service charges for these accounts. It does not include all charges. You can find a full list of Branch & Branchless banking charges @ Branches, on MMBL website at https://www.mobilinkbank.com/ & Just ask website https://www.justask.com.pk/ . Please note that all bank charges are exclusive of applicable taxes.										

Services	Modes	Conventional Banking									
		Assan Current Account	Sahulat Current Account	Bint e-Hawa Current Account	Business Plus Account	Assan Digital Account	Bint e Hawa Assan Digital Account	Assan Digital Remittance Account	Digital Current Account	Freelancer Digital Account	
Cash Transaction - Inter-city	Inter-city	0	0	0	0	0	0	0	0	0	
Cash Transaction - Intra-city	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 Balance in account will avail free services on MONEY/1 LINK ATM withdrawals	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	
SMS Alerts - ADC Digital	ADC Digital	0	0	0	0	0	0	0	0	0	
SMS Alerts - Chequeing	Chequeing	0	0	0	0	0	0	0	0	0	
SMS Alerts - For other transactions	For other transactions	0	0	0	0	0	0	0	0	0	
Debit Cards - Paypak Debit Classic	Paypak Debit Classic	900/- Plus FED	900/- Plus FED	N/A	First ATM card is free for 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	Master Card Branchless Banking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Debit Cards - Master Card Branchless Banking Annual Charges	Master Card Branchless Banking	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	Paypak Debit Card- Branchless Banking	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 Annual Charges	Paypak Debit Card- Branchless Banking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Balance Enquiry on I.LINK ATM											
Cheque Book - Issuance	Issuance	Rs. 25/- per leaf plus FED	Rs. 25/- per leaf plus FED	1st Cheque Book Free After 1st 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 cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	100/-Plus FED for single cheque & for Multiple cheques charges 200/-Plus FED	
Cheque Book - Loose cheque	Loose cheque	N/A	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	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	
Remittance (Local) - Banker Cheque / Pay Order Cancellation Charges	Banker Cheque / Pay Order Cancellation 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 Cheque Issuance charges	Duplicate Bankers Cheque Issuance charges	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	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	
Call Deposit Receipt	Cancellation	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/-Plus 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	N/A	N/A	N/A	N/A	N/A	N/A	
Statement of Account - Annual	Annual	0	0	0	0	0	0	0	0	0	
Statement of Account - Half Yearly	Half Yearly	0	0	0	0	0	0	0	0	0	
Statement of Account - On Demand	On Demand	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	
Account Relation/Valuers 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	ADC-Digital Channels	0	0	0	0	0	0	0	0	0	
Fund Transfer - Others	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	
Cheating - Normal Cheating	Normal Cheating	0	0	0	0	0	0	0	0	0	
Cheating - Intensity Cheating	Intensity Cheating	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	
Cheating - Same Day Cheating	Same Day Cheating minimum amount 100,000 & above	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	300/- Plus FED	
Closure of Account - Customer Request	Customer Request	0	0	0	0	0	0	0	0	0	

You Must Know

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 Issuance: Dishonouring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence, serialise **MP-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 profile/records updated with the bank to avoid missing any significant communication. You can contact your MMBL branch to update your information.

What happens if you do not use this account for a long period? If your account remains suspended for 12 months (One year) or if customer default performs 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 activate his/her dormant account by using following channels:

1. Just App
2. Internet Banking
3. By visiting MMBL branch
4. By Calling Call Centre help line: 495-111-962-962

Purposes to activate the branch banking dormant account via Branch:

- 1 Customer can activate the account by visiting the branch & perform the BYS on BYS portal.
- 2 In case of BYS not working customer can activate the account by request manually.
- 3 Branch officer will receive account activation application form from customer on bank's standard format along with original CNIC.
- 4 An copy of the CNIC is also obtained (marked "original sent") before processing the request.
- 5 After completion of account activation request branch officer send to Centralized Operations to processing.
- 6 Centralized Operations activate the account confirm to branch via email.
- 7 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.
- * Higher Business will be performed and account will be marked active.

(Portion to be used for the post-checking 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.:		Email Address	
Customer Signature		Signature Verified	



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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 Monthly/Quarterly/ half yearly basis. For updated 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)	To open	N/A	N/A	N/A	N/A
Minimum Balance for Account (To keep)	To keep	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 <i>Subject to the applicable tax rate</i>		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 Months @ 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 @ Branches, on MMBL website at https://www.mobilinkbank.com/ , & JazzCash website https://www.jazzcash.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	Intercity	N/A	N/A	N/A	N/A
Cash Transaction - Intra-city	Intra-city	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	ADC/Digital	N/A	N/A	N/A	N/A
SMS Alerts - Clearing	Clearing	N/A	N/A	N/A	N/A
SMS Alerts - For other transactions	For other transactions	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	N/A	N/A	N/A	N/A
Debit Cards - Paypak Debit Card- Branchless Banking Issuance and Renewal	Paypak Debit Card- Branchless Banking	N/A	N/A	N/A	N/A
Debit Cards - Paypak Debit Card- Branchless Banking Annual Charges	Paypak Debit Card- Branchless Banking	N/A	N/A	N/A	N/A
Balance Enquiry on I-LINK ATM					
Cheque Book - Issuance	Issuance	N/A	N/A	N/A	N/A
	Stop payment	N/A	N/A	N/A	N/A
Cheque Book - Loose cheque	Loose cheque	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 Cheque issuance charges	Duplicate Bankers Cheque 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	N/A	N/A	N/A	N/A
Fund Transfer - ADC/Digital Channels	ADC/Digital Channels	N/A	N/A	N/A	N/A
Fund Transfer - Others	Others	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
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	Intercity Clearing	N/A	N/A	N/A	N/A
Clearing - Same Day Clearing	Same Day Clearing	N/A	N/A	N/A	N/A

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

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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 profiles/records 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 doesn't 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 activate his/her dormant account by using following channels:

1. Dost App
2. Internet Banking
3. By visiting MMBL branch
4. By Calling Call Centre help line -051-111-962-962

Process to activate the branch banking dormant account via Branch:

- ☐ Customer can activate the account by visiting the branch & perform 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.
- ☐ An 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 to processing.
- ☐ Centralized Operations activate the account confirm to branch via email.
- ☐ 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	