Key Fact Statement for Deposit Accounts

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

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.

Account Types & Salient Features : This information is accurate as of the date above. Services, fees and Profit rates updated every month according to declaration. Effective July – December 2026. For updated fees/charges, you may visit MMBL website Islamic Banking or visit MMBL Islamic branches.

Particulars	Details	Branch Banking																		
		Takmeel Current Account	Yaqeen Saving Account (Individual)	Yaqeen Saving Account (Entity)	Bint-e-Hawa Takmeel Current Account	Asaan Current Account _Islamic	Bint-e-Hawa Asaan Current Account _Islamic	Sohni Dharti Remittance Current Account _Islamic	Bint-e-Hawa Yaqeen Saving Account	Asaan Saving Account _Islamic	Bint-e-Hawa Asaan Saving Account _Islamic	Sohni Dharti Remittance Saving Account _Islamic	Yaqeen Digital Saving Account Special	Islamic Business Plus Account	Yaqeen Saving Certificate (Monthly)	Yaqeen Saving Certificate (Maturity)	Yaqeen Social Saving Certificate (Monthly)	Yaqeen Social Saving Certificate (Maturity)	Yaqeen Special Saving Certificate (Monthly)	Yaqeen Special Saving Certificate (Maturity)
Shariah Mode		Qard	Mudharabah	Mudharabah	Qard	Qard	Qard	Qard	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah	Mudharabah
Currency (PKR, US, EUR, etc.)		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account (To open)	To open	Minimum Rs 100	Minimum Rs 100	Minimum Rs 100	Minimum Rs 100	No Minimum Deposit Limit	No Minimum Deposit Limit	No Minimum Deposit Limit	Minimum Rs 100	No Minimum Deposit Limit	No Minimum Deposit Limit	No Minimum Deposit Limit	Minimum Rs 100,000	Minimum Rs 100	Minimum Rs 5,000	Minimum Rs 5,000	Minimum Rs 5,000	Minimum Rs 5,000	Minimum Rs 1,000,000	Minimum Rs 1,000,000
Minimum Balance for Account (To keep)	To keep	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	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Is Profit Paid on account Subject to the applicable tax rate		No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		N/A	Will be declared on monthly basis	Will be declared on monthly basis	N/A	N/A	N/A	N/A	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis	Will be declared on monthly basis
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		N/A	Monthly	Monthly	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	At Maturity	Monthly	At Maturity	Monthly	At Maturity
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	N/A	N/A	N/A	N/A	Premature weightages will adjusted as per completed tenure	Premature weightages will adjusted as per completed tenure	Premature weightages will adjusted as per completed tenure	Premature weightages will adjusted as per completed tenure	Premature weightages will adjusted as per completed tenure	Premature weightages will adjusted as per completed tenure
Cash Transaction - Intercity	Intercity	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
Cash Transaction - Intra-city	Intra-city	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
Cash Transaction - Own ATM withdrawal	Own ATM withdrawal	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
Cash Transaction - Other Bank ATM	Other Bank ATM	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	35/- 1 LINK Fee	N/A	N/A	N/A	N/A	N/A	N/A
SMS Alerts - ADC/Digital	ADC/Digital	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
SMS Alerts - Clearing	Clearing	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
SMS Alerts - For other transactions	For other transactions	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	35/- Plus FED/ST Per Month	N/A	N/A	N/A	N/A	N/A	N/A
Debit Cards - Paypak Debit Classic	Paypak Debit Classic	1,300/- Plus FED	1,300/- Plus FED	1,300/- Plus FED	1,300/- Plus FED	1,300/- Plus FED	N/A	1,300/- Plus FED	N/A	1,300/- Plus FED	N/A	1,300/- Plus FED	1,300/- Plus FED	1,300/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Debit Cards - Paypak Debit Gold	Paypak Debit Gold	1,700/- Plus FED	1,700/- Plus FED	1,700/- Plus FED	1,700/- Plus FED	1,700/- Plus FED	N/A	1,700/- Plus FED	N/A	1,700/- Plus FED	N/A	1,700/- Plus FED	1,700/- Plus FED	1,700/- Plus FED	N/A	N/A	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	1,150/- Plus FED	N/A	1,150/- Plus FED	N/A	1,150/- Plus FED	N/A	1,150/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Balance Enguiry on 1-LINK ATM		4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	4.67 / Inquiry + FED	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Book - Issuance	Issuance	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Stop Payment	Stop payment	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	500/-Plus FED for single cheque & Multiple 750/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Book - Loose cheque	Loose cheque	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	N/A
Remittance (Local) - Banker Cheque / Pay Order	Banker Cheque / Pay Order	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Remittance (Local) - Banker Cheque / Pay Order Cancellation Charges	Banker Cheque / Pay Order Cancellation Charges	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Remittance (Local) - Duplicate Bankers Cheque issuance charges	Duplicate Bankers Cheque	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	200/- Plus FED	200/- Plus FED	200/- Plus FED	200/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
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	150/-Plus FED	150/-Plus FED	150/-Plus FED	150/-Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
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	100/-Plus FED	100/-Plus FED	100/-Plus FED	100/-Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
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	150/-Plus FED	150/-Plus FED	150/-Plus FED	150/-Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	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	N/A	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	0	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	0	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	35/- Plus FED	35/- Plus FED	35/- Plus FED	35/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Account/ Relation/Balance Certificate	On Demand	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	250/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Fund Transfer - ADC/Digital Channels	ADC/Digital Channels	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fund Transfer - Others	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Digital Banking - Internet Banking subscription (one-time & annual)	Internet Banking subscription (one-	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Clearing - Normal Clearing	Normal Clearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clearing - Intercity Clearing	Intercity Clearing	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Clearing - Same Day Clearing	Same Day Clearing minimum amount	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	N/A	N/A	N/A	N/A	N/A	N/A
Closure of Account - Customer Request	Customer Request	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Free Cheque Book and ATM Card Terms and Condition		No Charges* — 1st cheque book and ATM card free for accounts opened with Rs. 25,000/- initial balance. Renewal waived if Rs. 25,000/- avg monthly balance maintained. (Effective July–Dec 2026)	No Charges* — 1st cheque book and ATM card free for accounts opened with Rs. 25,000/- initial balance. Renewal waived if Rs. 25,000/- avg monthly balance maintained. (Effective July–Dec 2026)	No Charges* — 1st cheque book and ATM card free for accounts opened with Rs. 25,000/- initial balance. Renewal waived if Rs. 25,000/- avg monthly balance maintained. (Effective July–Dec 2026)	No Charges* — 1st cheque book and ATM card free for accounts opened with Rs. 25,000/- initial balance. Renewal waived if Rs. 25,000/- avg monthly balance maintained. (Effective July–Dec 2026)	No minimum balance. Debit limit PKR 1,000,000/month. Max credit balance PKR 3,000,000. No commercial remittance (Home Remittance only).	Female only. No minimum balance. Debit limit PKR 1,000,000/month. Max credit balance PKR 3,000,000. No commercial remittance (Home Remittance only).	For overseas Pakistanis. Account fed only through foreign inward home remittances (non-repatriable). Credit limit: Unlimited (Remittance only).	* Female only. Initial charges:1st cheque book and ATM card will be issued free of cost for Account opened with initial balance of Rs. 25,000/- Subsequent charges: Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance for previous month.	For low-income individuals and students. No minimum balance. Debit limit PKR 1,000,000. Credit limit PKR 3,000,000. No commercial remittance (Home Remittance only).	Female only. No minimum balance. Debit limit PKR 1,000,000. Credit limit PKR 3,000,000. No commercial remittance (Home Remittance only).	For overseas Pakistanis. Account fed only through foreign inward home remittances (non-repatriable). Credit limit: Unlimited (Remittance only). Zakat & Tax exemption available.	1st cheque book and ATM card free for accounts opened with Rs. 100,000/- initial balance. Renewal waived if Rs. 100,000/- avg monthly balance maintained.	Maintain monthly avg balance Rs 25,000 for all free services. First month fully free. IBFT free for accounts maintaining 500K monthly avg balance. (Business Plus and ADA excluded from IBFT waiver)	For all Individuals & Business Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid monthly.	For All individuals & Business Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid at maturity.	For Senior Citizens, Juniors, Widows, Disabled & Pensioners. Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid monthly.	For Senior Citizens, Juniors, Widows, Disabled & Pensioners. Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid at maturity.	For High Net Worth individuals, Corporates, entities. Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid monthly.	For High Net Worth individuals, Corporates, entities. Tenors: 1M, 3M, 6M, 1Y, 2Y, 3Y, 4Y, 5Y. Profit paid at maturity.

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 @ Brnches, 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.

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 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 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:
3. By visiting MMBL Islamic Branches
4. By Calling Call Centre help line -051-111-962-962
Porcess to activate the branch banking dormant account via Branch:
- Customer can activate the account by visitng 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.
- 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.

(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.:	Mobile No.	
Customer Signature		