

Remittance (Local)	Banker Cheque / Pay Order	150	150	1st 5 Banker Cheques Free	150	150	1st 5 Banker Cheques Free	N/A	N/A	N/A	N/A	150	N/A
Remittance Foreign	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
	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
Statement of Account	Annual	0	0	0	0	0	0	0	0	0	0	0	0
	Half Yearly	0	0	0	0	0	0	0	0	0	0	0	0
	Duplicate	35	35	35	35	35	35	35	35	35	35	35	0
Fund Transfer	ADC/Digital Channels	0	0	0	0	0	0	0	0	0	0	0	PKR 10/transaction on amount greater than PKR 1000- Note: Money transfer charges from Wallet to Wallet are not applicable till further instruction from SBP on COVID-19
	Others	0	0	0	0	0	0	0	0	0	0	0	
Digital Banking	Internet Banking subscription (one-time & annual)	0	0	0	0	0	0	0	0	0	0	0	0
	Mobile Banking subscription (one-time & annual)	0	0	0	0	0	0	0	0	0	0	0	0
Clearing	Normal	0	0	0	0	0	0	N/A	N/A	N/A	N/A	0	N/A
	Intercity	200	200	200	200	200	200	N/A	N/A	N/A	N/A	200	N/A
	Same Day	300	300	300	300	300	300	N/A	N/A	N/A	N/A	300	N/A
Closure of Account	Customer request	0	0	0	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 bank's 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 wiring 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, it will be treated as dormant. If your account becomes dormant, [If customer want perform a transaction for last 1 year].

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

- Customer needs to visit the branch for activation of account.
- Branch officer will receive account activation application form from customer on bank's standard format along with original CNIC.
- An attested photo 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.
- His/her Biometric will be performed and account will be marked active.

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 -

For Branch Banking Customers: 051-111-962-962

For Branchless Banking Customers: 4444

Closing this account:

Account Closure Process for Branch Banking accounts:

- Customer needs to visit the branch for closure of account.
- Branch officer will receive account closure application form from customer on bank's standard format and will ask customer about the reason for closing account.
- After mentioning the reason for account closure customer would be asked to surrender un-used cheque book/ATM Card. They will be marked cancelled.
- Branch officer will get the required signatures on the close application form & will affix time & date stamp and forwarded account close application to BM/CSM for approval.
- CSM/BM will verify/review the signatures, unused cheques (if any) & account closure application.
- In case of joint account holders / partners-Corporate accounts CSM/BM will also ensure that all the signatories have signed account closure application.
- BM/CSM will interview customer(s) to inquire reason for closure where closure request received for account(s) with significant balances.
- In case of savings account, CSM/BM should check accrued profit amount from T-24, and shall be paid to the customer prior to closure of account.
- Branch officer will close the account in T-24 system with the after the approval of BM/CSM.

Account Closure Process for Branchless Banking accounts:

- Customer will visit franchisee/Jazz CC Center/MMBL Branches & duly fill in & sign account closure form along with CNIC copy.
 - Jazz Franchisee/CC center/MMBL Branch representative verifies customer with Original CNIC and complete the required documents and shared documents to Branchless Operation Team via e-mail
 - MMBL Wallet Registration Team scrutinized the documents
 - Request rejected due to any discrepancy and same will be replied to concerned Unit
 - If no discrepancy and balance is zero, then MMBL Wallet Registration Team marked the account status as closed in system and inform to MMBL Branch/CC Center/Jazz Cash Franchisee via E-mail
 - If there is balance, then case forwarded to cash Team for adjustment.
 - Cash Management Team adjust the balance after verifying the details and inform the same to Wallet Registration team.
 - MMBL Wallet Registration Team marked the account status as closed in system and inform to MMBL Branch/CC Center/Jazz Cash Franchisee via E-mail
 - MMBL Branch/CC Center/Jazz Cash Franchisee get confirmation e-mail and same communicate to customer
- Branchless Banking account closure through helpline-4444**
- Customer can also request for account closure on helpline 4444.
 - If there is no balance in customer account than call center representative will mark it close.
 - If there is balance less than Rs.100 then request will be forwarded to backend team, backend team will adjust the balance and mark it close in system
 - If there is balance greater than Rs.100, then request will be forwarded to concern team for balance send to customer, backend team will disburse amount on customer CNIC and account will be marked as close in system.

How can you get assistance or make a complaint?

Contact Information: **Mobilink Microfinance Bank Limited, Complaint Management Unit, Head Office, Kaghan Road F-8 Markaz,**

Islamabad

Jazz Cash Helpline: 4444 or 051-111-124-444

Branch Banking Helpline: 051-111-962-962

Email: complaints@mobilinkbank.com

Website: https://www.mobilinkbank.com/

Website: https://www.jazzcash.com.pk/

If you are not satisfied with our response, you may contact :

**The Director
Customer Protection Department - SBP
5th Floor, SBP Main Building, T. I. Chundrigar Road
Karachi
UAN No. 021-111-727-273
Fax No. 021-9921160 & 9921154
Email: cpd.helpdesk@shp.org.pk**

(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.:		Email Address:	
Customer Signature:		Signature Verified:	