



Key Fact Statement for Deposit Accounts

Mobilink Microfinance Bank Limited
Head Office, F-8 Markaz, Islamabad
Date: 27-Aug-26

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.

Core Banking

Current Accounts

Particulars		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)	To open	100	100	100	100	N/A	N/A	N/A	N/A	N/A
Minimum Balance for Account (To keep)	To keep	N/A	N/A	N/A	Minimum Balance Avg 25,000/-	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
Is Profit Paid on account Subject to the applicable tax rate		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 periodicity)- (Note: Profit Amount is including WHT and Tax will be deducted as per Filer/Non-Filer Status)		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 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	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	Intercity	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 MNET/ILINK 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 - Clearing	Clearing	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	1300/- Plus FED	1300/- Plus FED	N/A	First ATM card is free for customer maintaining average balance of 25000/- monthly	1300/- Plus FED	N/A	1300/- Plus FED	1300/- Plus FED	1300/- Plus FED



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Saving Accounts

Particulars		Assan Saving Account	Mahana Amdani Account	Bint-e-Hawa Saving Account	Munafa Izafa Account	Asan Digital Saving Account
Currency (PKR, US, EUR, etc.)		PKR	PKR	PKR	PKR	PKR
Minimum Balance for Account (To open)	To open	N/A	100	100	100	N/A
Minimum Balance for Account (To keep)	To keep	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
Is Profit Paid on account Subject to the applicable tax rate		Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		8.00%	9.50%	10.75%	9.32%	11.00%
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Monthly	Monthly	Monthly	Monthly
Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)		N/A	N/A	N/A	N/A	N/A

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	Assan Saving Account	Mahana Amdani Account	Bint-e-Hawa Saving Account	Munafa Izafa Account	Asan Digital Saving Account
Cash Transaction - Intercity	Intercity	0	0	0	0	0
Cash Transaction - Intra-city	Intra-city	0	0	0	0	0
Cash Transaction - Own ATM withdrawal	Own ATM withdrawal	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	35/- 1 LINK Fee	35/- 1 LINK Fee



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Saving Accounts

SMS Alerts - ADC/Digital	ADC/Digital	0	0	0	0	0
SMS Alerts - Clearing	Clearing	0	0	0	0	0
SMS Alerts - For other transactions	For other transactions	0	0	0	0	0
Debit Cards - Paypak Debit Classic	Paypak Debit Classic	1300/- Plus FED	1300/- Plus FED	N/A	First ATM card is free for customer with initial deposit of amount 100,000/-	N/A
Renewal of Debit Cards - Paypak Debit Classic	Paypak Debit Classic	1300/- Plus FED	1300/- Plus FED	N/A	1300/- Plus FED	N/A
Debit Cards - Paypak Debit Gold	Paypak Debit Gold	1700/- Plus FED	1700/- Plus FED	N/A	First ATM card is free for customer with initial deposit of amount 100,000/-	1700/- Plus FED
Renewal of Debit Cards - Paypak Debit Gold	Paypak Debit Gold	1700/- Plus FED	1700/- Plus FED	N/A	1700/- Plus FED	1700/- 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 Re-issuance charges PKR 1150/ Plus FED	N/A	N/A
Renewal of Debit Cards - PayPak Bint-e-Hawa Debit	PayPak Bint-e-Hawa Debit	N/A	N/A	Nil	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
Debit Cards -Paypak Debit Card- Branchless Banking Annual Charges	Paypak Debit Card- Branchless Banking	N/A	N/A	N/A	N/A	N/A



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Saving Accounts

Balance Enquiry on 1-LINK ATM						
Cheque Book - Issuance	Issuance	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED	1st Cheque Book Free After 1st Cheque Book Rs. 35/- plus F.E.D per leaf	Rs. 35/-per leaf plus FED	Rs. 35/-per leaf plus FED
	Stop payment	500/-Plus FED for single cheque & for Multiple cheques charges 500/-Plus FED	500/-Plus FED for single cheque & for Multiple cheques charges 500/-Plus FED	500/-Plus FED for single cheque & for Multiple cheques charges 500/-Plus FED	500/-Plus FED for single cheque & for Multiple cheques charges 500/-Plus FED	500/-Plus FED for single cheque & for Multiple cheques charges 500/-Plus FED
Remittance (Local) - Banker Cheque / Pay Order Issuance	Banker Cheque / Pay Order Issuance	500/Plus FED	500/Plus FED	500/Plus FED	500/Plus FED	500/Plus FED
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
Remittance (Local) - Duplicate Bankers Cheque issuance charges	Duplicate Bankers Cheque issuance charges	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED	200/Plus FED
Call Deposit Receipt	Issuance	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
Call Deposit Receipt	Duplicate	150/-plus FED	150/-plus FED	150/-plus FED	150/-plus FED	150/-plus FED
Remittance Foreign - Wire Transfer	Wire Transfer	N/A	N/A	N/A		
Statement of Account - Annual	Annual	0	0	0	0	0
Statement of Account - Half Yearly	Half Yearly	0	0	0		
Statement of Account - Duplicate	Duplicate	35/-plus FED	35/-plus FED	35/-plus FED	35/-plus FED	35/-plus FED



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Saving Accounts

Account Relation/Balance Certificate	On Demand	250/-plus FED	250/-plus FED	250/-plus FED	250/-plus FED	250/-plus FED
Fund Transfer - ADC/Digital Channels	ADC/Digital Channels	0	0	0	0	0
Fund Transfer - Others	Others	0	0	0	0	0
Digital Banking - Internet Banking subscription (one-time & annual)	Internet Banking subscription (one-time & annual)	0	0	0	0	0
Digital Banking - Mobile Banking subscription (one-time & annual)	Mobile Banking subscription (one-time & annual)	0	0	0	0	0
Clearing - Normal Clearing	Normal Clearing	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
Clearing - Same Day Clearing	Same Day Clearing minimum amount 100,000/- and above	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED	500/- Plus FED
Closure of Account - Customer Request	Customer Request	0	0	0	0	0



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Term Deposits

Particulars		Mahana Munafa Term Deposit	Mustaqbil Term Deposit	Mera Tahafuz Term Deposit (Monthly)	Mera Tahafuz Term Deposit (Maturity)
Currency (PKR)		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)	Booking	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 @ 10.05% 03 Month @ 10.00% 06 Months @ 9.50% 12 Months @ 9.10% 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



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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



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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 1-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



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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



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Clearing - Same Day Clearing

Same Day Clearing

N/A

N/A

N/A

N/A



Key Fact Statement for Deposit Accounts

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 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:

To reactivate your Branchless Banking account, customer will follow the below process: • Customer need to visit any nearest Retailer/Franchisee/Business Center/MMBL Branch or activate through the JazzCash App.

• 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.:

Email Address

Customer Signature

Signature Verified