

Key Fact Statement for Deposit Accounts

Standard Chartered Bank (Pakistan) Limited,  
\_\_\_\_\_ Branch,

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 for comparison.

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

Particulars		Islamic											Conventional																	
		Saadq Current Account	Saadq Foreign Currency Current Account	Saadq Saver Account	Saadq Saver Plus Account	Saadq Basic Saver Account	Saadq Roshan Digital Account - Saving	SC Saadiq Sahar Women's Saving Account	SC Saadiq Sahar Women's Current Account	Saadq Roshan Digital Account - Current	Saadq Sahulat online account	Term Deposit	Standard Chartered Saadiq ADRA, Freelancer and Digital Account	Rupee Current/Payroll Current/Xtra Mile Current	Roshan Digital Account - Current	Pensioner Current Account	SC Sahar Women's Saving Account	SC Sahar Women's Current Account	Standard Chartered ADRA, Freelancer and Digital Account	Foreign Currency Current Account	Asaan Account	Basic Banking Account	Bonus Saver/ High Yield Savings Account	Pensioner Savings Account	Roshan Digital Account - Savings	Foreign Currency Savings Account	Basic Saver Account	Easy/ Regular Saver Account	Term Deposit	Super Save/6 monthly savings account
Currency (PKR, US, EUR, etc.)		PKR	USD, EUR, GBP	PKR	PKR	PKR	PKR	PKR	PKR, USD, EUR, GBP	PKR	PKR	PKR, USD*, EUR*, GBP* *Freelancer only	PKR	PKR, USD, EUR, GBP, CNY, JPY	PKR		PKR	PKR	PKR, USD*, EUR*, GBP* *Freelancer only	USD, GBP, EUR, JPY, CNY	PKR	PKR	PKR	PKR	PKR, USD, EUR, GBP, JPY	USD, GBP, EUR, JPY, CNY	PKR	PKR	PKR, USD, EUR, GBP	PKR
Minimum Balance for Account (if any, provide the amount)	To open	Rs 100,000	USD/ EUR/ GBP 2,000	Rs 200,000	Rs 200,000	Rs 100	-	-	-	Rs 500,000	-	-	Rs 100,000	-	-	-	-	-	-	USD/ EUR/ GBP 2,000 JPY 200,000 CNY 5,000	Rs 100	Rs 1,000	Rs 500,000	-	-	USD/ EUR/ GBP 2,000 JPY 200,000 CNY 5,000	Rs 100	Rs 100	PKR 50,000 equivalent	Rs 200,000
	To keep	-	-	Rs 200,000	Rs 200,000	-	-	-	-	-	-	-	Rs 100,000	-	-	-	-	-	-	USD/ EUR/ GBP 2,000 JPY 200,000 CNY 5,000	-	-	Rs 500,000	-	-	USD/ EUR/ GBP 2,000 JPY 200,000 CNY 5,000	Rs 100	Rs 100	-	Rs 200,000
Account Maintenance Fee (if any, provide the amount)		-	-	Rs 50/ month	Rs 50/ month	-	-	-	-	-	-	-	Rs 50/ month	-	-	-	-	-	-	FCY equivalent of Rs 50/ month.	-	-	Rs 50/ month	-	-	FCY equivalent of Rs 50/ month.	-	-	-	Rs 50/ month
Is Profit Paid on account (Yes/No) Subject to the applicable tax rate		No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	No	No	No	Yes	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		-	-	Rates in Islamic are not fixed, are announced on a monthly basis and are available on our website					-	-	-	Rates vary as per tenor and amount invested	-	-	-	20.50%	-	-	-	-	-	20.50%	20.50%	20.50% on PKR, 0% on FCY	0.00%	20.50%	20.50%	Rates vary as per tenor and amount invested	20.50%	
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		-	-	Half Yearly	Monthly	Half Yearly	Half Yearly	Monthly	-	-	-	1 month, 2 month, 3 month, 6 month, 1 year, 2 year or 3 year	-	-	-	Monthly	-	-	-	-	-	Monthly	Half yearly	Half yearly	Half yearly	Half yearly	Half yearly	Monthly	7 days, 14 days, 1 months, 2 months, 3 months, 6 months, 1 year, 2 years, 3 years or 5 years	Half yearly
Example:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	On average balance of PKR 1,000,000 you can earn 205,000 annually	-	-	-	-	-	-	On average balance of PKR 1,000,000 you can earn 205,000 annually	-	-	On average balance of PKR 1,000,000 you can earn 205,000 annually	On balance of PKR 1,000,000 you can earn 180,000 annually if booked at 18% for 1 year	On average balance of PKR 1,000,000 you can earn 205,000 annually		
Premature/ Early Encashment/Withdraw al Fee (If any, provide amount/rate)		-	-	-	-	-	-	-	-	-	Profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank (subject to a minimum tenor of 1 month).	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	For PKR: Principal amount will be subject to profit adjustment. The adjustment will be 2% flat*.	-	

\*subject to the minimum prevailing floor rate, mandated by State Bank of Pakistan (SBP) from time to time, applied to principal for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period. These charges shall be: 0% or (PKRV\*\* of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

Service Charges* IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find a full list at our website. Please note that all bank charges are exclusive of applicable taxes.																												
Services	Modes	Islamic											Conventional															
		Saadq Current Account	Saadq Foreign Currency Current Account	Saadq Saver Account	Saadq Saver Plus Account	Saadq Basic Saver Account	SC Saadiq Sahar Women's Saving Account	SC Saadiq Sahar Women's Current Account	Saadq Roshan Digital Account - Saving	Saadq Roshan Digital Account - Current	Saadq Sahulat online account	Standard Chartered Saadiq ADRA, Freelancer and Digital Account	Rupee Current/Payroll Current/Xtra Mile Current	Roshan Digital Account - Current	Pensioner Current Account	Standard Chartered ADRA, Freelancer and Digital Account	Foreign Currency Current Account	Asaan Account	Basic Banking Account	Bonus Saver/ High Yield Savings Account	SC Sahar Women's Saving Account	SC Sahar Women's Current Account	Pensioner Savings Account	Roshan Digital Account - Savings	Foreign Currency Savings Account	Basic Saver Account	Easy/Regular Saver Account	Super Save/6 monthly savings account
Cash Transaction	Intercity	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction
	Intra-city	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction	Rs 500/ transaction
	Own ATM withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Bank ATM	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry	23.44/ inquiry
SMS Alerts	ADC/Digital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Clearing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	For other transactions	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month	Rs 140/ month
Debit Cards	Classic	Rs 2,500	-	Rs 2,500	Rs 2,500	Rs 2,500	Free Issuance. Annual fee Rs. 2,500	Free Issuance. Annual fee Rs. 2,500	Rs 2,500	Rs 2,500	Rs 2,500 (Sole Prop only)	Rs 2,500 (Sole Prop only)	Rs 2,500	Rs 2,500	Rs 2,500	Rs 2,500 (Sole Prop only)	-	Rs 2,500	Rs 2,500	Rs 2,500	Free Issuance. Annual fee Rs. 2,500	Free Issuance. Annual fee Rs. 2,500	Rs 2,500	Rs 2,500	-	Rs 2,500	Rs 2,500	Rs 2,500
	Platinum/ Priority Platinum/ Titanium	Rs 4,000/ Rs 6,000/ Rs 4,000	-	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Free Issuance. Annual fee Rs 4,000/ Rs 6,000/ Rs 4,000	Free Issuance. Annual fee Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000 (Sole Prop only)	Rs 4,000/ Rs 6,000/ Rs 4,000 (Sole Prop only)	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000 (Sole Prop only)	-	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Free Issuance. Annual fee Rs 4,000/ Rs 6,000/ Rs 4,000	Free Issuance. Annual fee Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	-	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000	Rs 4,000/ Rs 6,000/ Rs 4,000
	Paypak	Rs 2,250	-	Rs 2,250	Rs 2,250	Rs 2,250	Free Issuance. Annual fee Rs. 2,250	Free Issuance. Annual fee Rs. 2,250	Rs 2,250	Rs 2,250	Rs 2,250 (Sole Prop only)	Rs 2,250 (Sole Prop only)	Rs 2,250	Rs 2,250	Rs 2,250	Rs 2,250 (Sole Prop only)	-	Rs 2,250	Rs 2,250	Rs 2,250	Free Issuance. Annual fee Rs. 2,250	Free Issuance. Annual fee Rs. 2,250	Rs 2,250	Rs 2,250	-	Rs 2,250	Rs 2,250	Rs 2,250
	Mastercard World	Rs 10,000	-	Rs 10,000	Rs 10,000	Rs 10,000	Free Issuance. Annual fee Rs. 10,000	Free Issuance. Annual fee Rs. 10,000	Rs 10,000	Rs 10,000	Rs 10,000 (Sole Prop only)	Rs 10,000 (Sole Prop only)	Rs 10,000	Rs 10,000	Rs 10,000	Rs 10,000 (Sole Prop only)	-	Rs 10,000	Rs 10,000	Rs 10,000	Free Issuance. Annual fee Rs. 10,000	Free Issuance. Annual fee Rs. 10,000	Rs 10,000	Rs 10,000	-	Rs 10,000	Rs 10,000	Rs 10,000
Cheque Book	Issuance	Rs 24/ leaf	USD/GBP/EUR 0.12 JPY 8 CNY 0.5 / leaf	Rs 24/ leaf	Rs 24/ leaf	Rs 24/ leaf	-	-	Rs 24/ leaf	Rs 24/ leaf	Rs 24/ leaf	Rs 100/ leaf for SC Digital only. Rs. 24/leaf for others.	Rs 24/ leaf	Rs 24/ leaf	Rs 10/ leaf	Rs 100/ leaf for SC Digital only. Rs. 24/leaf for others.	USD/GBP/EUR 0.12 JPY 8 CNY 0.5 / leaf	Rs 10/ leaf	Rs 24/ leaf	Rs 24/ leaf	-	-	Rs 10/ leaf	Rs 24/ leaf	USD/GBP/EUR 0.12 JPY 8 CNY 0.5 / leaf	Rs 24/ leaf	Rs 24/ leaf	Rs 24/ leaf
	Stop payment	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000
	Loose cheque	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)	Rs 1,000 plus Govt. levies etc. (actual)

\*The above-mentioned Service charges are not applicable to Term Deposits

Services	Modes	Islamic											Conventional														Super Saver/6 monthly savings account			
		Saadq Current Account	Saadq Foreign Currency Current Account	Saadq Saver Account	Saadq Saver Plus Account	Saadq Basic Saver Account	Saadq Roshan Digital Account - Savng	SC Saadq Sahar Women's Saving Account	SC Saadq Sahar Women's Current Account	Saadq Roshan Digital Account - Current	Saadq Sahulat online account	Standard Chartered Saadq ADRA, Freelancer and Digital Account	Rupee Current/Payroll Current/Xtra Mile Current	Roshan Digital Account - Current	Pensioner Current Account	Standard Chartered ADRA, Freelancer and Digital Account	Foreign Currency Current Account	Asaan Account	Basic Banking Account	Bonus Saver/ High Yield Savings Account	Pensioner Savings Account	SC Sahar Women's Saving Account	SC Sahar Women's Current Account	Roshan Digital Account - Savings	Foreign Currency Savings Account	Basic Saver Account		Easy/Regular Saver Account		
Remittance (Local)	Banker Cheque / Pay Order	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550	Rs 550			
Remittance Foreign	Foreign Demand Draft	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 450	Rs 450	Rs 450	Rs 450			
	Wire Transfer	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35	USD 35			
Statement of Account	Annual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Half Yearly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Duplicate	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	-	-	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30	-	-	Rs 30	Rs 30	Rs 30	Rs 30	Rs 30		
Fund Transfer	ADC/Digital Channels (IBFT)	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000	0.1% or PKR 200 (whichever is lower) per transaction over monthly threshold of PKR 25,000				
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Digital Banking	Internet Banking subscription (onetime & annual)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Mobile Banking subscription (one-time & annual)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Clearing	Normal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Intercity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Same Day	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300			
Closure of Account	Customer request	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
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.													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 visit our branch.																	
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. As per Section 489-F of Pakistan Penal Code 1860, Schedule II of “Criminal Laws (Amendment) Act, 2018 (The amendment of Code of Criminal Procedure, 1898, and section 20 of Financial Institution Recovery Ordinance (FIRO) (Amended as 2016). Accordingly, you should be writing cheques with utmost prudence.																														
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.													Closing this account: In order to close your account, please visit any Standard Chartered Branch and submit the filled and signed account closure request form.																	
Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact +92-111-002002 or visit our Online Banking to update your information.													How can you get assistance or make a complaint? Contact us at: Standard Chartered Bank Limited I.I. Chundrigar Road Karachi, Pakistan.  Helpline: +92-111-002-002 Email: Complaints.Pakistan@sc.com Website: <a href="http://www.sc.com/pk">www.sc.com/pk</a>																	
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, you will not be allowed to conduct any debit transactions. To reactivate your account, you must visit the branch with your Source of Income and ID Document for renewal of your profile. Non-resident clients (non Roshan Digital Account holders) can send the required attested documents from Embassy or Notary Public to their relevant branch for dormancy removal. For Roshan Digital Account holders, the required documents through their registered email address for dormancy removal.													If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan Shaheen Complex 5th floor, M R Kiyani Road Karachi.																	
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.:									Mobile No.				Email Address																	
Customer Signature													Signature Verified																	





