

SAQLAIN ARIF

H 7 ST 1 RAILWAY HOUSING SOCIETY
TAXILA
RAWALPINDI
PUNJAB PAKISTAN
03465718175

Branch Name: LALA RUKH WAH CANTT, R'PINDI

Branch Code: 0492

Statement Period: 01-Jan-21 to 31-Dec-21

Account No: 0010087271530019

Account Type/Currency: Allied Easy Current Account - Pakistan Rupee

IBAN: PK75 ABPA 0010 0872 7153 0019

NOTE: Please read carefully important Information/ Notification printed at the end of statement.

DATE	PARTICULARS OF ACCOUNT (0010087271530019)	VALUE DATE	DEBIT	CREDIT	BALANCE
01-Jan-21	** OPENING BALANCE **				0.00
23-Nov-21	Cash Deposit			5,000.00	5,000.00
23-Nov-21	FED on ATM Charges AC-PL52736		192.00		4,808.00
23-Nov-21	ATM Card Issuance Charges		1,200.00		3,608.00
23-Nov-21	FED Deduction		19.20		3,588.80
23-Nov-21	Cheque Book Charges		120.00		3,468.80
21-Dec-21	Cash Deposit			10,000.00	13,468.80
27-Dec-21	VISA Purchase 762915 REVE	25-Dec-21	70.00		13,398.80
27-Dec-21	VISA Purchase 762915 REVE	25-Dec-21		70.00	13,468.80
27-Dec-21	VISA Purchase 105625 Google Facebook London	25-Dec-21	1,400.00		12,068.80
31-Dec-21	ATM Cash Withdrawal 572164 GULZAR-E-QUAID ISB RAWALPINDI		8,000.00		4,068.80
31-Dec-21	** CLOSING BALANCE **				4,068.80

Total Withdrawal:	11,001.20
Total Deposit:	15,070.00
Total W.H Tax:	0.00

IMPORTANT INFORMATION / NOTIFICATIONS

1. The contents of this Statement of Account (SOA) will be treated as correct and conclusive for all purposes and all discrepancies or objections, if any, shall be deemed to be waived unless notified in writing to the Bank within **45 days** from the date of issue after which Bank's statement will be considered final. Provided that the Bank reserves the right to reverse and rectify, at any time; all errors/ omission/unauthorized/wrong credit afforded to your account.
2. If your (CNIC/SNIC), previously provided to the bank has expired, please provide a copy of your renewed /valid CNIC/ SNIC in order to up-date our records, so that Bank could continue to provide you hassle free/smooth/ uninterrupted banking services. You may visit any ABL branch or email us the CNIC issue Date/ copy of renewed CNIC at ops@abl.com for record update and to avoid account blocking.
3. Please notify any change in your registered address with the bank for proper communication / timely delivery of Statement of Account(s).
4. Please be notified that if the Customer's Account(s) shows "Zero Balance" for twelve months period (or as specified by the Bank from time to time) and six months for Allied Basic Banking Accounts and not revived, the Bank reserves the right to close the Account without further notice to the customer.
5. An account not operated at a stretch for twelve months, will be treated as "Dormant Account" which will require your specific request for activation. If as a Government Pensioner (self/family) you are drawing your pension through Direct Credit System and fail to undergo biometric verification / submit Life Certificate during March & September every year or submit Non-Marriage Declaration on or before 30th September every year (in case of family pension only however not required upon attaining the age of sixty years) or do not withdraw pension for consecutive six months, your account shall become Dormant resultantly further pension shall not be credited in your pension account. Further, Undrawn pension for consecutive six months or over shall be withdrawn from your pension account and returned back to the concerned department.

5.1. Individual Customer can visit any ABL Branch/ ATM for activation of dormant account biometrically, can approach Call Centre to request for dormant account activation through Registered phone number or can request through surface mail / by sending email through his registered email address in the bank record to its parent branch.
6. Please be notified that all account(s)/instrument(s)/article(s) not operated/collected during the last ten (10) years shall be surrendered to State Bank of Pakistan under Section 31 of Banking Companies Ordinance, 1962 as "**UNCLAIMED DEPOSITS**". The detailed list of Unclaimed Deposits surrendered to State Bank of Pakistan is available at your branch as well as on ABL commercial website (www.abl.com) and can also be checked through our Call Centre No.111-225-225.
7. ABL Staff never ask its customers to share their sensitive information like OTP, PIN, Passwords / personal information or account details through phone call /SMS/ email/ web links/ social media etc. It is your responsibility to protect your all such information and do not share it with anyone otherwise bank will not be responsible in case of any loss. For more details on safety and security, please visit our website www.abl.com or call at **111-225-225**.
8. Revised Schedule of Bank Charges effective from Jan 01, 2022 to Jun 30, 2022 has been published. Further details can be obtained from the nearest ABL Branch or by visiting our website www.abl.com.
9. It is to inform that you can transfer your funds from Allied Bank branches to any bank in Pakistan through **PRISM (RTGS)** from **09:00AM to 03:45PM** from Monday to Friday.
10. Security features of Bank Guarantees issued by ABL contain Ultraviolet ABL Logo on both sides of Stamp Paper, Micro Printing of Bank Guarantee details at border line, Bank Guarantee details printed diagonally multiple times on both sides of Stamp Paper also visible under Ultraviolet light, 2D barcode containing guarantee details, Specific back ground pattern to secure against any kind of tempering attempt & in case the original ABL Bank Guarantee is photocopied, the words "COPY - DUPLICATE" appears in the background of photocopy. The Bank Guarantees can also be verified through email: lgverification@abl.com.
11. Allied Bank's Financial Consumer Protection Framework strives to create awareness about Consumer rights and obligations. A summary of the Framework is available at <https://www.abl.com/services/financial-consumer-protection-framework/>.
12. Bank has temporarily blocked withdrawals from accounts of those customers who have not yet conducted Biometric Verification. If your account is still unverified, please visit ANY ABL Branch to get your account(s) biometrically verified and activate the same to avail uninterrupted services.
13. For complaints which remain unresolved beyond 45 days, you may write to Banking Mohtasib Pakistan Shaheen Complex M .R. Kayani Road Karachi or visit www.bankingmohtasib.gov.pk.
پیشکش دین سے دائر غیر تنفیذ شکایات کے لیے آپ بینکنگ موبتسب پاکستان، شاہین کمپلیکس، ایم آر کاہانی روڈ، کراچی سے رجوع کریں یا ویب سائٹ "www.bankingmohtasib.gov.pk" دیکھیں
14. **ATTENTION ABL SAFE DEPOSIT LOCKER (SDL) HOLDERS:**

14.1 Please be notified that the Bank has arranged insurance cover, subject to the terms and conditions of the insurance policy, at its own costs, for the losses sustained and discovered by reason of damage, destruction or loss by fire, burglary and locker breaking illegally. Maximum insurance ceiling provided for each category of lockers is mentioned hereunder:

S. No.	Locker Size	Maximum Loss Coverage
1.	Small	Rs. 500,000/=
2.	Medium	Rs.1,000,000/=
3.	Large	Rs.1,500,000/=
4.	Extra Large	Rs.2,000,000/=

- 14.2** Payment of Insurance proceeds shall be made in accordance with the applicable law and other terms and conditions of Bank as well as the Insurance Company.
- 14.3** Locker rent default period is one year against all categories of lockers. Upon completion of one year of locker rent default period, bank reserves the right to proceed for forced break opening of lockers as per terms and conditions at your cost & risk. It is therefore requested to keep locker rent payment regular to avoid break opening of your locker.
- 14.4** If annual rent is not paid on due date, Late Payment Charges shall be recovered by the Bank @ 10% of the applicable locker rent with grace period of 30 days after due date of locker rent.
- 14.5** The Licensor shall have the authority to debit the account, which the Licensee(s) maintain(s) with the Licensor, without any reference to the Licensee(s), for recovery of all rentals / differential amount of security deposit (if any), dues and other charges in respect of the locker.
- 15.** For complaints concerning your utility bill payments, you may directly contact the State Bank of Pakistan by writing to Policy Officer (Utility Bills), Banking Policy and Regulations Department, SBP Karachi phone #021-32453555 Fax # 021-99212506 e-mail: utility.bills@sbp.org.pk.