

Key Fact Statement for Roshan Digital Business Accounts - UBL									
United Bank Limited		Date							
Branch		IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English. 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.							
City		Account Types & Salient features: This information is accurate as of date above. Services, Fee, and expected profit rates may change on time to time basis i.e. monthly, half yearly, etc. For updated fee/charges, you may visit our website or visit our branches.							
Particulars	Conventional				Islamic				
	NRP RUPEE VALUE ACCOUNT	NRP RUPEE VALUE SAVING ACCOUNT	NRP FCY VALUE ACCOUNT	NRP FCY VALUE SAVINGS ACCOUNT	NRP RUPEE VALUE ACCOUNT	NRP RUPEE VALUE SAVING ACCOUNT	NRP FCY VALUE SAVINGS ACCOUNT	NRP FCY VALUE ACCOUNT	
Currency (PKR, US, EUR, etc.)	PKR	PKR	USD,GBP,EURO, SAR,AED	USD,GBP,EURO, SAR, AED	PKR	PKR	USD,GBP,EURO, SAR,AED	USD, GBP, EURO, SAR, AED	
Minimum Balance for Account	To Open	Not Required				Not Required			
	To Keep	NIL				NIL			
Account Maintenance Fee		NIL				NIL			
Is Profit Paid on account		No	Yes	No	Yes	No	Yes	No	
Indicative Profit Rate (%)		-	<a href="https://www.ubldigital.com/About-UBL/Rates">https://www.ubldigital.com/About-UBL/Rates</a>	-	<a href="https://www.ubldigital.com/About-UBL/Rates">https://www.ubldigital.com/About-UBL/Rates</a>	-	<a href="https://www.ubldigital.com/About-UBL/Rates">https://www.ubldigital.com/About-UBL/Rates</a>	<a href="https://www.ubldigital.com/About-UBL/Rates">https://www.ubldigital.com/About-UBL/Rates</a>	-
Profit Payment Frequency		N/A	Monthly/Half Yearly	N/A	Monthly/Half Yearly	N/A	Monthly/Half Yearly	Monthly/Half Yearly	N/A
Provide example:		-	Rates To Be Communicated By RM	-	Expected Profit Rates To Be Communicated By RM	-	Expected Profit Rates To Be Communicated By RM	Expected Profit Rates To Be Communicated By RM	-
Premature/ Early Encashment/Withdrawal Fee		N/A				N/A			
<b>Service Charges:</b> <b>IMPORTANT:</b> This is a list of main service charges for this account. It doesn't include all charges. You can find a full list at "our branches", or on our website at www.ubldigital.com. Please note that all bank charges are exclusive of applicable taxes. For UBL Ameen Saving Account, services charges will be free as per the product features.									
Services	Modes	Conventional				Islamic			
		NRP RUPEE VALUE ACCOUNT	NRP RUPEE VALUE SAVING ACCOUNT	NRP FCY VALUE ACCOUNT	NRP FCY VALUE SAVINGS ACCOUNT	NRP RUPEE VALUE ACCOUNT	NRP RUPEE VALUE SAVING ACCOUNT	NRP FCY VALUE SAVINGS ACCOUNT	NRP FCY VALUE ACCOUNT
Cash Deposit Transaction	Intercity	N/A		N/A		N/A		N/A	
	Intra-City	N/A		N/A		N/A		N/A	
Cash Withdrawal Transaction	Through Card (within Pakistan)***	Free		Service not Offered		Free		Service not Offered	
	Through Card (International)	4.5% of the Transaction amount		Service not Offered		4.5% of the Transaction amount		Service not Offered	
SMS Alerts	ADC/Digital	As per SOC		As per SOC		As per SOC		As per SOC	
	For other transactions	As per SOC		As per SOC		As per SOC		As per SOC	
Debit Card	Debit card Issuance/Annual Charges	Issuance: PKR 7500/- Annual Charges: PKR 2,500/-		Service not Offered		Issuance: PKR 7500/- Annual Charges: PKR 2,500/-		Service not Offered	
	Debit card Replacement (if needed)	PKR 7500/-		Service not Offered		PKR 7500/-		Service not Offered	
	Supplementary Debit Card (if needed)	Issuance: PKR 5000, Annual Charges: PKR 2500/-		Service not Offered		Issuance: PKR 5000, Annual Charges: PKR 2,500/-		Service not Offered	
	Account Balance Inquiry Charges (for 1 link)	PKR 3/-		Service not Offered		PKR 3/-		Service not Offered	
	Account Balance Inquiry (For International)	PKR 225/-		Service not Offered		PKR 225/-		Service not Offered	
	Debit Card Delivery charges	Free		Service not Offered		Free		Service not Offered	
	Virtual Debit Card Issuance Charges	As per SOC		Service not Offered		N/A		Service not Offered	
	Virtual Debit Card Annual Charges	As per SOC		Service not Offered		No Charges		Service not Offered	
Cheque Book	Cheque Book Issuance (Per Leaf)	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	As per SOC	
	Cheque Book Delivery	5,250		5,250		5,250		5,250	
Inward Remittance and Repatriation	Inward Remittance (from abroad)	*Via Banking Channel: Free, Via Exchange & MTOS: SAR 30		*Via Banking Channel: Free, Via Exchange & MTOS: SAR 30		*Via Banking Channel: Free, Via Exchange & MTOS: SAR 30		*Via Banking Channel: Free, Via Exchange & MTOS: SAR 30	
	Outward Remittance (from Pakistan)*	Free		Free		Free		Free	
	Charges on Full Repatriation*	Free		Free		Free		Free	
Inter Bank Fund Transfer	Up to aggregate Monthly limit (PKR 25,000)	Free		Free		Free		Free	
	Aggregate Monthly Limit (PKR 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower.				0.1% of the transaction amount or Rs. 200, whichever is lower.			
Statement of Account	Annual	Free	Free	Free	Free	Free	Free	Free	
	Half Yearly	Free	Free	Free	Free	Free	Free	Free	
	Duplicate	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	Rs 35/-Inc of Tax	
Digital Banking	Internet Banking Activation	Free							
	Mobile Banking Activation (Transaction Alerts - SMS/Email)	Free							
Account Transaction	Bill Payment	No Charges		Currently Not offered		No Charges		Currently Not offered	
	Currency Conversion Charges	Free		Free		Free		Free	
	Application processing for Naya Pakistan Certificates	Free		Free		Free		Free	
Clearing for PKR	Normal	Free		Free		Free		Free	
	Intercity	Free		Free		Free		Free	
Clearing for FCY	Normal	Free		Free		Free		Free	
	Intercity	Free		Free		Free		Free	
Closure of Account	Customer Request	Free		Free		Free		Free	
	Cashier Cheque	Free		Free		Free		Free	
*Correspondant Bank Charges may apply. ***Charges will apply for 1 Link member banks									
<b>You Must Know</b>									
<b>Requirements to Open an Account:</b> To open the account you will need to satisfy some identification					<b>Unclaimed Deposits:</b> 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				
<b>Cheque Bounce:</b> Dishonouring of cheques is subject to a criminal trial in Pakistan. Accordingly, you					<b>What Happens</b> 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/inactive, you may request reactivation by emailing us at roshan@ubl.com.pk or requesting through UBL Digital App (Dormancy Removal).				
<b>Safe Custody:</b> Safe custody of access tools to your account like ATM Cards, PINs, Cheques, e-banking									
<b>Record updating:</b> Always keep profiles/records updated with banks to avoid missing any significant									
<b>Account feeding</b> will be restricted to Per month 5000 USD or equivalent through foreign inward remittances only (through Bank or Money Exchange/transfer companies) in case the account is opened without valid proof of source of income and only an undertaking is provided at the time of account opening.									
<b>Local credits</b> within Pakistan are not allowed except Transfer of Profit amount and principal repayment from investment made.									
<b>A customer who already holds an RDA account</b> (having declared his / her income sources backed by valid income proof) cannot open an account by providing an undertaking as income proof, and vice versa.					If you are not satisfied with our response, you may contact: info@bankingmohtasib.gov.pk Fax: 021 99217375 / Tel: 021 99217334-38				
<b>A customer who already holds an Asaan account</b> cannot open an account under this product code, and vice versa									
<b>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</b>									