

## Key Fact Statement for Deposit Accounts

Industrial and Commercial Bank of China Ltd, .....Branch, Pakistan	Date	(DD- MM-YYYY)
<b>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.</b>		

**Account Types & Salient Features :**  
This information is accurate as of the date above. Services, fees and mark up rates may change bi-annually. For updated fees/charges, you may visit our website at [www.icbc.com.pk](http://www.icbc.com.pk) or visit our branches.

Particulars		Conventional Deposit Products								
		Current Account	Saving Account	FCY Current Account	FCY Saving Account	Special FCY Account	Asaan Current Account	Asaan Saving Account	Term Deposit	CEO Fortune Term Deposit
<b>Currency</b>		PKR	PKR	USD / CNY	USD / CNY	USD / CNY	PKR	PKR	PKR / USD /	USD
<b>Minimum Balance for Account</b>	To open	0	0	0	0	0	0	0	0	0
	To keep	0	0	0	0	0	0	0	0	USD 50,000
<b>Account Maintenance Fee</b>		0	0	0	0	0	0	0	0	0
<b>Is Profit Paid on account</b> Subject to the applicable tax rate		NO	YES	NO	YES	NO	NO	YES	YES	YES
<b>*Indicative Profit Rate. (%)</b>		N/A	5.50%	N/A	0% USD 0.05% CNY	N/A	N/A	5.50%	As per declare rate sheet	As per declare rate sheet
<b>Profit Payment Frequency</b>		N/A	Bi-annually	N/A	Bi-annually	N/A	N/A	Bi-annually	At maturity	At maturity
<b>On each Rs. 1000/= you can earn →</b>		N/A	Rs 27.27	N/A	0 USD 0.25 CNY	N/A	N/A	Rs 27.27	Vary on case to case basis	Vary on case to case basis
<b>Premature/Early Encashment/Withdrawal Fee</b>		N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0

### Service Charges

**IMPORTANT:** This is a list of the main service charges for the above mentioned deposit accounts. It does not include all charges. You can find a full list of Schedule of Bank Charges at our branches, and on our website at [www.icbc.com.pk](http://www.icbc.com.pk) under Customer Service's download section. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional Deposit Products								
		Current Account	Saving Account	FCY Current Account	FCY Saving Account	Special FCY Account	Asaan Current	Asaan Saving	Time Deposit	CEO Fortune Time Deposit
<b>Cash Transaction</b>	Intercity	0	0	0	0	0	0	0	N/A	N/A
	Intra-city	0	0	0	0	0	0	0	N/A	N/A
	Own ATM withdrawal	0	0	0	0	0	0	0	N/A	N/A
	Other Bank ATM	Rs 18.75	Rs 18.75	Rs 18.75	Rs 18.75	Rs 18.75	Rs 18.75	Rs 18.75	N/A	N/A
<b>SMS Alerts</b>	ADC/Digital	0	0	0	0	0	0	0	0	0
	Clearing	0	0	0	0	0	0	0	0	0
	For other transactions	0	0	0	0	0	0	0	0	0
<b>Debit Cards</b>	ICBC Debit Card	Rs 300.00	Rs 300.00	N/A	N/A	N/A	Rs 300.00	Rs 300.00	N/A	N/A
	ICBC Gold Card	Rs 350.00	Rs 300.00	N/A	N/A	N/A	Rs 350.00	Rs 350.00	N/A	N/A
<b>Cheque Book</b>	Issuance (per leaf)	0	Rs. 10 per	0	Rs. 10 per leaf	0	0	Rs. 10 per leaf	N/A	N/A
			Rs. 15 per leaf for Corp. Personalize		Rs. 15 per leaf for Corp. Personalize					
			Rs. 20 per leaf for Corp. Personalize with Carbon		Rs. 20 per leaf for Corp. Personalize with Carbon					
	Stop payment	Rs 500.00	Rs 500.00	Rs 500.00	Rs 500.00	Rs 500.00	Rs 500.00	Rs 500.00	N/A	N/A
Loose cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Statement of Account</b>	Annual	0	0	0	0	0	0	0	0	0
	Half Yearly	0	0	0	0	0	0	0	0	0
	Duplicate	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00	Rs 35.00
<b>Fund Transfer</b>	ADC/Digital Channels	0	0	0	0	0	0	0	N/A	N/A
	Others	0	0	0	0	0	0	0	N/A	N/A
<b>Digital Banking</b>	Internet Banking subscription (one-time & annual)	0	0	0	0	0	0	0	N/A	N/A
	Mobile Banking subscription (one-time & annual)	0	0	0	0	0	0	0	N/A	N/A
<b>Clearing</b>	Normal	0	0	0	0	0	0	0	N/A	N/A
	Intercity	Rs 300.00	Rs 300.00	N/A	N/A	N/A	Rs 300.00	Rs 300.00	N/A	N/A
	Same Day	Rs 350.00	Rs 350.00	Rs 350.00	N/A	N/A	Rs 350.00	Rs 350.00	N/A	N/A
<b>Closure of Account</b>	Customer request	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 under the Pakistan Penal Code, 1860. 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. Please note, the Bank never initiates calls to ask for your confidential & sensitive information.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your 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, it shall be marked debit blocked automatically by system and customer will not be able to withdraw money from the account unless it is reactivated. To reactivate your account, you must visit our branch in person along with your valid ID and proof of source of income. For overseas customer, they may send us account reactivation request through their registered contact details to reactivate the account.

**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 your account branch or ICBC Karachi Branch at 15th floor, Ocean Tower, G-3, Block-9, Clifton, Karachi.

**Closing this account:** In order to close your account(s), please visit your branch along with the unused cheque book(s), bank staff will facilitate you to close your account. Corporate client(s), may contact its relationship manager for their assistance.

**How can you get assistance or make a complaint?**

Contact Information  
Industrial and Commercial Bank of China Limited,  
Complaint Management Unit  
16th Floor, Ocean Tower,  
G-3, Block-9, Clifton  
Karachi  
Tel : 021-35208956  
Helpline: 021-111-1-95588  
Email: [complaints@pk.icbc.com.cn](mailto:complaints@pk.icbc.com.cn)  
Website: [www.icbc.com.pk](http://www.icbc.com.pk)

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

**:**  
Banking Mohtasib Pakistan, 5th floor, M R Kiyani Road, Karachi  
Telephone: +9221 - 99217334  
Facsimile: +9221 - 99217375  
website: [www.bankingmohtasib.gov.pk](http://www.bankingmohtasib.gov.pk)

### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:		Date:	
Product Chosen:			
Mandate of account:			
Address			
Contact No.:	Mobile No.	Email Address	
Customer Signature			Signature Verified

**NOTE 1. ICBC does not have Islamic Window, thus the bank does not offer any Islamic deposit product.**

**2. In the above data, N/A stands for 'Not Applicable'. The particular service / mode is 'Not Applicable' on the relevant Deposit Product.**

**\* 3. Indicative Profit Rate is applicable 50 basis points below the prevailing SBP Repo Rate (Interest Rate Corridor - Floor) on PLS Accounts.**