



Deutsche Bank AG, Pakistan Branches	Date	<input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
	<p>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.</p>	

Account Types & Salient Features:

This information is accurate as of the date above. Services, fees and mark up rates may change on basis. [Provide the frequency] For updated fees/charges, you may visit our website or visit our branches.

Particulars	Islamic	Conventional		
	Not Applicable	Current Account	Savings Account	Term Deposit
Currency		PKR, USD, EUR, GBP	PKR, USD, EUR, GBP	PKR
Minimum Balance for Account	To Open			
	To Keep	Nil	Nil	Not Applicable
Account Maintenance Fee		Nil	Nil	Not Applicable
Is Profit Paid on account? <i>Subject to the applicable tax rate</i>		No	Yes	Yes
Indicative Profit Rate (%)		No	As per minimum rate defined by State Bank of Pakistan	As per the tenor of placement. Please consult your relationship manager.
Profit Payment Frequency		Not Applicable	Monthly	At Maturity
Premature / Early Encashment / Withdrawal Fee		Not Applicable	Not Applicable	Please refer to the Schedule of Charges

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 on our website at <https://www.db.com/mea/en/content/Pakistan.htm>. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes				
Cash Transactions	Online (Other than Customer Parent Branch Cash Deposit/ Withdrawal)		0.1% on amount or minimum Rs. 50/- per transaction	0.1% on amount or minimum Rs. 50/- per transaction	Not Applicable
Cheque Book	Issuance		Rs. 9/- per leaf	Rs. 9/- per leaf	Not Applicable
	Stop Payment		Rs. 150/- per leaf per instruction Rs. 300/- multi leafs per instruction Rs. 500/- per cheque book per instruction	Rs. 150/- per leaf per instruction Rs. 300/- multi leafs per instruction Rs. 500/- per cheque book per instruction	Not Applicable
Remittances (Local)	Pay Order Issuance		Rs. 300/- per instrument	Rs. 300/- per instrument	Not Applicable
	Issuance of Online Inter-branch Pay Order		0.1% on amount or Minimum Rs. 200/- (per transaction)	0.1% on amount or Minimum Rs. 200/- (per transaction)	Not Applicable
	Pay Order Cancellation		Rs. 300/-	Rs. 300/-	Not Applicable
	Demand Drafts (Drawn under Partner Bank Agency arrangement)		Rs. 500/- minimum or 0.20%	Rs. 500/- minimum or 0.20%	Not Applicable



	Cancellation of Drafts		Rs. 500/-	Rs. 500/-	Not Applicable
	Inter-branch Transfers (same account)		Between Rs. 0/- to Rs. 400/- Flat, as per management's discretion	Between Rs. 0/- to Rs. 400/- Flat, as per management's discretion	Not Applicable
	Real Time Gross Settlement (RTGS)		MT103 (9am to 2pm) up to Rs. 220/- per transaction MT103 (2:01pm to 3:30pm) up to Rs. 330/- per transaction MT103 (3:31pm to 4:30pm) up to Rs. 550/- per transaction MT102 up to Rs. 50/- per transaction	MT103 (9am to 2pm) up to Rs. 220/- per transaction MT103 (2:01pm to 3:30pm) up to Rs. 330/- per transaction MT103 (3:31pm to 4:30pm) up to Rs. 550/- per transaction MT102 up to Rs. 50/- per transaction	Not Applicable
Remittances (Foreign)	Outward Remittance (TT/SWIFT)		Rs. 1000/- commission plus Rs. 1500/- Swift charges	Rs. 1000/- commission plus Rs. 1500/- Swift charges	Not Applicable
	Demand Draft (FCY)		Rs. 600/- commission	Rs. 600/- commission	Not Applicable
	Inward Remittance		Nil If proceeds are credited to account maintained with our branch. Otherwise flat Rs.1500/- plus PO/DD/SWIFT charges and postage	Nil If proceeds are credited to account maintained with our branch. Otherwise flat Rs.1500/- plus PO/DD/SWIFT charges and postage	Not Applicable
Statement of Account	Duplicate Issuance		Rs. 35/- per request (inclusive of all Govt. levies)	Rs. 35/- per request (inclusive of all Govt. levies)	Not Applicable
Electronic Banking	Cash Manager Training		Rs. 25000/- one-time	Rs. 25000/- one-time	Not Applicable
	Cash Manager System Maintenance		Rs. 25000/- per month	Rs. 25000/- per month	Not Applicable
	Cash Manager System Set up		Rs. 25000/- one-off	Rs. 25000/- one-off	Not Applicable
Clearing	Intercity through NIFT		Rs. 250/-	Rs. 250/-	Not Applicable
	Same day clearing		Rs. 300/-	Rs. 300/-	Not Applicable
Closure of Account	Customer's request		Nil	Nil	Not Applicable

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 Deutsche 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. Accordingly, you should be writing cheques with utmost prudence. Please refer to **Section 489(F)** of the **Pakistan Penal Code**.

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 relationship manager or the bank at +92 21 111 555 777 for further information.



<p>Safe Custody: Safe custody of access tools to your account like 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. Deutsche Bank never calls its customers’ to provide any such information.</p> <p>Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your relationship manager or the bank at +92 21 111 555 777 to update your information.</p> <p>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 able to use your account to conduct transactions. To reactivate your account, you must provide us with a request letter along with the necessary documentation as per bank’s policy to activate the account. Please contact your relationship manager or the bank at amspak@list.db.com +92 21 111 555 777 for further information.</p>	<p>Closing this account: In order to close your account, please submit the account closure request duly signed by the authorized signatory (ies).</p> <p>How can you get assistance or make a complaint? You may lodge a complaint with Deutsche Bank AG, Pakistan through following channels:</p> <p>Telephone Call: UAN +92 21 111 555 777 Hard copy: By sending to our Branch in Karachi and Lahore Email: amspak@list.db.com Physically: By walking into any of our two branches (Karachi & Lahore)</p> <p>If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan Shaheen Complex 5th floor, M R Kiyani Road Karachi. Complaint Form: https://www.bankingmohtasib.gov.pk/complaint_form.php</p>
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I/WE ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT			
Customer Name:		Date:	
Product(s) Chosen: <i>(please select from page no.1)</i>			
Mandate of Account: <i>(for opening & operating of account)</i>			
Address:			
Contact Number:		Email:	
Customer Signatures: <i>(as per account mandate)</i>		Signature Verified by Bank: <i>(to be completed by CLM)</i>	