

Key Facts Statement (KFS) Current & Saving Account– Individual							
Raqami Islamic Digital Bank							
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 as per the latest Schedule of Bank Charges. Services and fees may change on a half-yearly basis. For updated fees/charges, you may visit our website https://www.raqamidigital.com/ or call on the helpline 021-111-727-264, 051-111-727-264 and 18080.							
Particular	Current Account			Saving Account – Monthly Saver Account			
Type of Account	Starter/Wallet Account	Asaan Current Account	Full Digital Account	Starter/Wallet Account	Asaan Current Account	Full Digital Account	
Currency	PKR	PKR	PKR	PKR	PKR	PKR	
Account Maintenance Fee	Nil	Nil	Nil	Nil	Nil	Nil	
Is Profit Paid on account	No	No	No	Yes	Yes	Yes	
Indicative Profit Rate.(%)	NA	NA	NA	7.30%	7.30%	7.30%	
Profit Payment Frequency	NA	NA	NA	Monthly	Monthly	Monthly	
Example	NA			At a rate of 7.30% on each PKR. 100,000/- the depositors can earn a profit PKR. 600/- before tax in a 30-day month.			
Premature/ Early Encashment/Withdrawal Fee (If any)	NA			NA			
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 of updated charges on our website(https://www.raqamidigital.com/) or from our helpline(021-36493069). Please note that all bank charges are exclusive of applicable taxes.							
Services	Mode	Starter/Wallet Account	Asaan Current Account	Full Digital Account	Starter/Wallet Account	Asaan Current Account	Full Digital Account
Cash Transaction	Inter-City	NA	NA	NA	NA	NA	NA
	Intra-City	NA	NA	NA	NA	NA	NA
	Other Bank ATM	PKR. 35	PKR. 35	PKR. 35	PKR. 35	PKR. 35	PKR. 35
	CDM charges for bank customer	NA	NA	NA	NA	NA	NA
	CDM charges for other bank customer	NA	NA	NA	NA	NA	NA
SMS Alerts	ADC/Digital	Free of Cost					
	For other Transactions	Nil	Nil	Nil	Nil	Nil	Nil
Debit Card	PayPak	PKR. 1,500	PKR. 1,500	PKR. 1,500	PKR. 1,500	PKR. 1,500	PKR. 1,500
Chaque Book	Issunace	NA	NA	NA	NA	NA	NA
	Stop Payment	NA	NA	NA	NA	NA	NA
Statement of Account	Duplicate	Free of Cost					

Funds Transfer	1Link	25K per month per account is free, 0.1% or Rs200 will be charged (whichever is lower) for amount exceeding 25K per month					
	RAAST	Free of Cost					
Digital Banking	Internet Banking Subscription (one time and annual)	NA	NA	NA	NA	NA	NA
	Mobile Banking Subscription (one time and annual)	Free of Cost					
Clearing	Normal	NA	NA	NA	NA	NA	NA
	Intercity	NA	NA	NA	NA	NA	NA
	Same day	NA	NA	NA	NA	NA	NA
You Must Know							
Dormant Accounts: If no customer initiated transaction (debit or credit) or activity (e.g. login through digital channels) has taken place during the previous one year, your account will become Dormant or In-Operative Account. Further, Debit transactions/ withdrawals will not be allowed until the account is activated. To reactivate your account, you must call on the helpline 021-111-727-264, 051-111-727-264 and 18080				Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 any financial liability owed by a bank/ DFI in local or foreign currency, by reason of a deposit (all kinds including time and demand) or a financial instrument (all kinds including bill of exchange, pay slip, pay order, demand draft, telegraphic transfer, money transfer, and banker's cheque), not being held to the title of a government (except for instruments issued in favour of government), or a court of law or a minor, in respect of which no transaction has taken place and no statement of account has been requested or acknowledged by the customer, and in case of instrument not paid during last fifteen years, shall be classified as unclaimed deposits. The surrendered deposits can be claimed through the respective banks. For further information, please contact the helpline 021-111-727-264, 051-111-727-264 and 18080			
How can you get assistance or make a complaint? Contact Information: Raqami Islamic Digital Bank Limited 4th Floor Bahria Complex – 1, M.T Khan Road, Karachi, Pakistan. Helpline: 021-111-727-264, 051-111-727-264 and 18080 Email: info@raqamidigital.com Website: https://www.raqamidigital.com/ Sunwai Link: https://sunwai.sbp.org.pk/				If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan Secretariat 5th Floor, Shaheen Complex, M R Kiyani Road, Karachi. Telephone: +9221 - 99217334 Facsimile: +9221 - 99217375			