	•	STATEMENT FOR APNA PA	SA APNA MUNAFA SCHEME			
The Punjab Provincial Cooperative Bank Ltd.	The Punjab Provincial Cooperative Bank I td					
Branch		PORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. 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 From they also doe this document to compare unificant accounts one to by other paints. From have the right to receive at 3 from other bains for comparison. Account Types & Salient Features:						
This information is accurate as of	the date above. Services, fees and m	nark up rates may change on half yearly basis. For up	dated fees/charges, you may visit our website or visit our branches.			
Par	ticulars		Conventional Apna Paisa Apna Munafa Scheme			
Currency		Apna Paisa Apna Munata Scneme PKR				
Minimum Balance for Account	To open	Rs.1000/-				
(if any, provide the amount) Account Maintenance Fee	To keep	No Avg. Balance Requirement				
(if any, provide the amount) Is Profit Paid on account		0				
(Yes/No) (subject to the applicable tax rate)		Yes				
		20.50% 20.55%	03 Month 06 Months			
		20.60%	12 Months			
		20.65%	18 Months			
		20.70%	24 Months			
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Half Yearly				
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		72.50, 72.55, 73.00, 73.25, 73.50, 73.75				
Premature/Early Encashment/Withdrawal Fee (If any, provide amount/rate)		0.00%				
Service Charges		L				
	e main service charges for this acc You can find a full list at "our bran		ok/". Please note that all bank charges are exclusive of applicable taxes.			
			Conventional			
Services	Modes	Apna Paisa Apna Munafa Scheme				
	Inter City	Cash Deposit: 0.2% (Min. Rs.300/-) Cash Withdrawal: 0.2% (Min. Rs.300/-)				
	Intra -City	No Charges				
Cash Transactions	Own ATM withdrawal	no charges				
	Other Bank ATM	Rs.15/- excluding FED or as applicable.				
	ADC/Digital	Not Available				
SMS Alerts	Clearing	Not Available				
SINIS AIRLIS	For other transactions	Not Available				
		Annual Fees: Rs.500/-				
Debit Cards	Basic Card	Card Replacement Fees: Rs.300/-				
	Issuance	Rs.15/- per leaf will be charged.				
Cheque Book	Stop Payment	Rs.200/- per request				
	Loose Cheque	Not Available				
Services	Modes		Conventional			
		Apna Paisa Apna Munafa Scheme				
		Issued by Debit to Account:				
Remittance (Local)	Banker Cheque / Pay Order	Issued by Debit to Account: 0.1% (Min. Rs.100/-, Max: Rs.1000/-)				
(Local)	Pay Order	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available				
	Pay Order Foreign Demand Draft	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available				
(Local) Remittance	Pay Order Foreign Demand Draft Wire Transfer	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available				
(Local) Remittance (Foreign)	Pay Order Foreign Demand Draft Wire Transfer Annual	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available				
(Local) Remittance	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0				
(Local) Remittance (Foreign)	Pay Order Foreign Demand Draft Wire Transfer Annual	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 Rs.30.17 ATM:				
(Local) Remittance (Foreign)	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17				
(Local) Remittance (Foreign)	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT:				
(Local) Remittance (Foreign) Statement of Account	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/-				
(Local) Remittance (Foreign) Statement of Account	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate ADC/Digital Channels	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT:				
(Local) Remittance (Foreign) Statement of Account Fund Transfer	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/- From Rs.10,000/- to Rs.250,000/- = Rs.50/-				
(Local) Remittance (Foreign) Statement of Account	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate ADC/Digital Channels Internet Banking Subscription	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/- From Rs.10,000/- to Rs.250,000/- = Rs.50/- Rs.250,000/- Onwards = Rs.100/-				
(Local) Remittance (Foreign) Statement of Account Fund Transfer	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate ADC/Digital Channels Internet Banking Subscription (onetime & annual) Mobile Banking Subscription	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/- From Rs.10,000/- to Rs.250,000/- = Rs.50/- Rs.250,000/- Onwards = Rs.100/- Not available				
(Local) Remittance (Foreign) Statement of Account Fund Transfer	Pay Order Foreign Demand Draft Wire Transfer Annual Half Yearly Duplicate ADC/Digital Channels Internet Banking Subscription (onetime & annual) Mobile Banking Subscription (one- time & annual)	0.1% (Min. Rs.100/-, Max: Rs.1000/-) Issued Against Cash: Not available Not Available Not Available 0 0 Rs.30.17 ATM: PPCBL to PPCBL: Rs.50/- per transaction IBFT: From Rs.0/- to Rs.10,000/- = Rs.25/- From Rs.10,000/- to Rs.250,000/- = Rs.50/- Rs.250,000/- Onwards = Rs.100/- Not available				
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(Portion to be used for the post-shopping stage)					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name:		Date:			
Product Chosen:					
Mandate of account:	Single/Joint/Either or Survivor				
Address :					
Contact No.:		Mobile No.:	Email Address:		
Customer Signature:			Signature Verified:		