

### Key Fact Statement (KFS) for Certificate of Investment (COI)

PAIR INVESTMENT COMPANY LIMITED Head Office 17 <sup>th</sup> Floor, Ocean Tower, G-3, Block-9 Clifton, Main Clifton Road Karachi		Date	<b>IMPORTANT:</b> Read this document carefully if you are considering Placing a COI with Pair Investment Company Limited. It is available in English and the Urdu version can be provided upon request. You may also use this document to compare COIs offered by other banks / financial institutions. You have the right to receive KFS from other banks for comparison.
<b>Account Types &amp; Salient Features:</b> This information is accurate as of the date above. Services, fees, and markup rates may change on a time-to-time basis. For updated fees/charges, you may visit our website or visit our Head Office			
<b>Particulars</b>		<b>Conventional</b>	
		<b>(Certificate of Investment) (COI)</b>	
<b>Currency (PKR, US, EUR, etc.)</b>		PKR	
<b>Minimum Balance for Account (if any, provide the amount)</b>	To open	Rs,20,000/=	
	To keep	Rs,20,000/=	
<b>Account Maintenance Fee (if any, provide the amount)</b>		NIL	
<b>Is Profit Paid on COI (Yes/No)</b>		YES, Profit is paid on a monthly basis or on Maturity (as per instructions). Subject to deduction of applicable taxes	
<b>Indicative Profit Rate. (%) <sup>+</sup></b>		Profit rates may change at regular intervals, For Update rates, you may visit our Website ( <a href="http://www.pairinvestment.com">www.pairinvestment.com</a> ) or Visit our Office.	
<b>Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly, and yearly)</b>		Monthly, Quarterly, Half Yearly, or yearly (Depending on the tenure of investment)	
<b>An example of Profit Calculation may be</b>		(P x I)/365/366 days*Number of Days of COI Amount of investment (P), times the interest rate (I). Divide the answer by 365 or 366 days, being the number of days in a year. Then Divide it into the Number of days of COI. The resultant number would be the profit, without the applicable tax. Profit will be paid net of applicable tax.	
<b>Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)</b>		No return/profit shall be paid if a COI is redeemed before the completion of one month, as the minimum holding period for any investment is 30 days, as prescribed by the State Bank of Pakistan.  <b>For COIs held for more than 30 days, in the case of premature or early encashment, a deduction of 100 basis points (bps) will be applied to the actual profit rate. The revised rate will then be applied to the actual number of accrued days</b>	

Services	Modes	Service Charges
Remittance (Local)	Banker Cheque / Pay order/ RTGS / IBFT	Zero
COI Statements / Summary	Annual / Half yearly/ Duplicate	Zero
Funds Transfer	ADC/ Digital Channels, Others	Zero
Termination of COI	Customer request	Zero

You Must Know	
<b>Requirements for establishing a COI relationship:</b> To establish a certificate of Investment relationship, you will need to satisfy certain identification requirements as per regulatory instructions and as per PAIR'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.	<b>Unclaimed Deposits:</b> In terms of Section 31 of the Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of the 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 regulated entity, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact Mr. Muhammad Anus, whose contact details are below.
<b>Cheque Bounce:</b> You should exercise utmost prudence while writing a cheque as a bounced cheque can jeopardize the relationship.	<b>Closing this account:</b> Upon approaching maturity of your COI. You must intimate us about your future intentions regarding the funds deposited with us i.e. either you want to continue the relationship by rolling over the deposit for another term or you like to withdraw the funds. In case of withdrawal of funds, your relationship would be considered terminated. For renewing the relationship subsequently, fresh documentation has to be initiated.
<b>Safe custody:</b> Safe custody of COI (certificate) is your responsibility. PAIR Investment Company Limited Cannot be held responsible in case of a security lapse at the customer's end. Please note that PAIR Investment Company Limited will never ask you on phone or sent a text to you to provide personal information	<b>How can you get assistance or make a complaint?</b>  <b>Contact Information</b>  Head of Compliance PAIR Investment Company Limited Telephone Number: <b>021-35829647</b> : PABX: Tel: <b>021- 3582 9621 (4 Lines)</b> Ext. 647 Fax: <b>021 - 3530 3526</b> <b>17th Floor Ocean Tower G3, Block-09 Main Clifton Road Karachi Pakistan. Karachi (75600) – Pakistan</b> Email Address: <b>complain@pairinvestment.com</b>  <b>If you are not satisfied with our response, you may contact:</b>  Banking Mohtasib Pakistan Shaheen Complex  5 <sup>th</sup> Floor, M R Kiyani Road, Karachi
<b>Record updation:</b> Always keep profiles/records updated with PAIR Investment Company Limited to avoid missing any significant information.	
<b>What happens if you do not use this account for a long period?</b> Upon maturity of a COI, the COI is either rolled over for a new tenor or is matured, depending on the instruction received from the depositor. If the COI is matured and funds are withdrawn then the relationship is terminated. For any future placement of a new deposit (and subsequent issuance of a new COI), fresh documentation would be required.	

I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT			
Customer Name:			
Date:			
Mandate of account:	Single/Joint/Either or Survivor		
Address			
Contact No.:			
Email Address			
Customer Signature		Signature Verified	