

Key Fact Statement (KFS) for Certificate of Investments (COIs)		
PAIR INVESTMENT COMPANY LIMITED Head Office Islamic Chamber of Commerce Building Clifton, Karachi	Street 2/A, Block 9,	Date
IMPORTANT: Read this document carefully if you are considering placing a COI with PAIR Investment Company Limited. It is available in English and Urdu. You may also use this document to compare COIs offered by other banks / financial institutions (Regulated Entities). You have the right to receive KFS from other Regulated Entities for comparison.		
Salient Features of COIs		Certificate of Investment (Conventional)
Particulars		
Currency		PKR
Minimum Balance for Account	To open	20,000
	To keep	20,000
Account Maintenance Fee		Nil
Is Profit Paid on COI		Yes, profit is paid on monthly basis or on maturity (as per instructions), subject to deduction of applicable taxes
Indicative Profit Rate (%)		Profit rates may change on regular intervals. For updated rates, you may visit our website (www.pairinvestment.com) or visit our office.
Profit Payment Frequency		Monthly, Quarterly & Half Yearly (depending on tenor of investment)
Example of profit calculation may be		$((P \times I) / 12)$ Amount of investment (P), times the interest rate (I). Divide the answer by 12, being number of months in a year. The resultant number would be the monthly profit, without the applicable tax. Profit will be paid net of applicable tax.
Premature/Early Encashment/Withdrawal Fee		In case of premature withdrawal, the profit rate will revert to the rate one slab below of that particular investment period. This is applicable for a COI investment of over 30 days. No profit will be paid for an investment if it is withdrawn before 30 days
Service charges:		Zero
Services	Modes	Service Charges
Remittance (Local)	Banker Cheque/Pay Order	Certificate of Investment Zero
	Annual	
COI relationship Statement	Half Yearly	
	Duplicate	Zero
Funds Transfer	ADC/Digital Channels	Zero
Termination of COI relationship	Others	
	Customer request	Zero
You Must Know		
Requirements for establishing a COI relationship: 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.		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 minor or a Government or a court of law, are surrendered to SBP by the relevant regulated entity, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective regulated entity. For further information please contact Ms. Bisma Kazmi, whose contact details are below.
Cheque Bounce: You should exercise utmost prudence while writing a cheque as a bounced cheque can jeopardize the relationship.		Closing this account: 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.
Safe Custody: 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 send a text to you to provide personal information.		
Record updation: Always keep your profiles/records updated with the PAIR Investment Company Limited to avoid missing any significant information.		
What happens if you do not use this account for a long period? Upon maturity of a COI, the COI is either rolled over for a new tenor or is matured, depending on instructions 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 a new COI), fresh documentation would be required.		
		How can you get assistance or make a complaint? In case of any query, you may contact Ms. Bisma Kazmi PAIR INVESTMENT COMPANY LIMITED Islamic Chamber of Commerce Building Street 2/A, Block 9, Clifton, Karachi, Tel: 02135829600 info@pairinvestment.com, www.pairinvestment.com. If you are not satisfied with our response, you may contact: Banking Mohattasib Pakistan Shaheen Complex 5th floor, M R Kiyani Road Karachi.
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT		
Customer Name: Mandate of COI: Address: Contact No:		Date:
Customer Signature	Single/Join/Either or Survivor	
	Mobile No.	Email:
		Signature Verified